

# Edward Jones Investment Advisory Program

## Client Services Agreement

This Client Services Agreement sets forth the terms and conditions that govern the Investment Advisory Program (“IAP”). It is incorporated into and is part of each authorization and agreement form (collectively, the “Services Agreement”) signed by one or more persons and/or entities (collectively, the “Client,” “me,” “my,” “I,” “we” or “our”) and constitutes a binding investment advisory contract between Edward D. Jones & Co., L.P. (“Edward Jones”) and me that authorizes me to establish advisory services for my accounts (“Account”) through IAP. My “Account” refers to each of my Accounts enrolled in IAP and established to custody IAP assets at Edward Jones or to sub-custody assets on behalf of Edward Jones Trust Company (“EJTC”), and any limited brokerage account resulting from the termination of this Services Agreement as further described in the Edward Jones Limited Services Supplement. I represent that I have read and understand the Services Agreement and agree to be bound by its terms and conditions, as well as those set forth in the separate agreements, disclosures and notices referenced in and/or provided with the Services Agreement, including, as applicable, any related Edward Jones or EJTC brokerage or custodial agreements (collectively, “Account Agreement”), and the applicable Edward Jones IAP Brochure (the “Brochure”). Within IAP, Edward Jones offers a number of investment strategies (“Strategy” or “Strategies”) and provides investment advisory and custody services and the execution of transactions and related services, for an asset-based fee (“IAP Fee”), as well as other applicable fees and expenses and are further described in this agreement. IAP allows me to open and close Accounts (and select IAP Strategies for each Account) over time based on my instructions and at my sole discretion.

I acknowledge that I can read and understand the English language. I understand that this agreement, and any other agreements I may have with you from time to time, as well as other documents, notices, and disclosures will be delivered to me in English, which shall be the controlling language. If any other communication, document, notice, disclosure, or material is provided to me in a language other than English, I agree that such information is being provided as a courtesy and is not binding between me and Edward Jones, and that the English language version is controlling.

**Migrating Non-IAP Edward Jones Advisory Accounts to IAP.** If migrating my advisory account(s) from another Edward Jones advisory program (“non-IAP advisory account”) into IAP, I agree that any pre-existing Edward Jones advisory client services agreement governing such account(s) is hereby terminated and replaced with the current Services Agreement except for certain prior elections made with respect to such account(s) which carry forward to IAP as further described in this agreement and the Brochure. In some cases, I may need to re-execute my Account Agreement for the account I am looking to migrate into IAP. If I

am not required to re-execute my Account Agreement for the account I am looking to migrate into IAP, then the prior Account Agreement and any applicable account-related services and authorizations will survive and be incorporated into this Services Agreement.

**Transferring Brokerage Accounts to IAP.** If transferring a Select brokerage account to IAP, I may need to re-execute my Account Agreement for the account I am looking to transfer into IAP. If I am not required to re-execute my Account Agreement for the account I am looking to transfer into IAP, then the prior Account Agreement and any applicable account-related services and authorizations will survive and be added to this Services Agreement. Regardless of whether a new Account Agreement is executed or the prior Account Agreement is added to this Services Agreement, that particular account will no longer function as a brokerage account and will instead be an Account subject to the terms of the Services Agreement. I may ask my financial advisor for a copy of my Account Agreement(s) at any time for my review. Additionally, any other pre-existing Edward Jones client services agreement outside of the Account Agreement that are governing such brokerage account(s), if applicable, is hereby terminated upon transition into IAP and replaced with this current Services Agreement.

**Relationship Group.** A Relationship Group is a collection of one or more individuals, clients and their accounts (if applicable) and authorized parties (if applicable) grouped together for the sole purpose of sharing financial and nonpublic personal information in furtherance of planning for financial goals or investing. When more than one individual, client or authorized party makes up a Relationship Group, such Relationship Group members consent to financial and account information being shared with and accessible by each member within the Relationship Group.

**Planning Group.** A Planning Group is a collection of up to two clients and/or prospects (and authorized parties, if applicable) established for the purposes of planning for goals or investing. A Planning Group is a subset of the Relationship Group, which means account information and any other financial information related to the Planning Group may be shared with and accessible by each member within the Relationship Group.

I understand that each Planning Group generally must execute a separate Services Agreement except as otherwise permitted by Edward Jones. This means that if more than one planning group member makes up the Planning Group, then all planning group members within that Planning Group will need to execute the Services Agreement. This does not, however, obligate any planning group member to open an Account. If one or more planning group members does not open an Account under IAP (or does not transfer a non-IAP advisory account or brokerage account to IAP), then such planning group member will not be

charged any IAP Fee and will not be bound by the terms in this Services Agreement except as it relates to the Relationship Group and Planning Group provisions as described herein, if applicable, or until such time as an Account is opened or an account is transferred into IAP which requires further client instruction separate and apart from the execution of the Services Agreement.

I understand that execution of the Services Agreement before opening an Account or transferring an account to IAP is offered for administrative ease to facilitate the opening of Accounts or transfer of accounts in the future. Alternatively, the Planning Group may wait to execute this Services Agreement at the same time that I open the initial Account or transfer any initial account into IAP.

If changing the members of a Planning Group, creating or terminating a Planning Group, or moving accounts between Planning Groups, I understand that Edward Jones may provide me with additional time to execute new agreements or documentation to reflect these changes as required. Until the necessary documents are executed, Edward Jones will continue to manage the Accounts pursuant to the provisions of this agreement and subject to the Strategy I have selected for each Account. Failure to execute the new agreement as required by Edward Jones may result in the Accounts being forced to function as limited purpose Accounts as described in the Edward Jones Limited Services Supplement. Edward Jones, in its sole discretion, may require re-execution of the Services Agreement for planning group-related changes under certain circumstances.

## 1. Overview of IAP

**Enrollment and Confirmation.** By executing the Services Agreement, I authorize Edward Jones to act on my oral instructions which generally includes opening and closing Accounts, transferring accounts into IAP, and changing Account Strategies without executing a new Services Agreement. I understand that I am responsible for reviewing any notice of such changes and elections within IAP made pursuant to my oral instruction and will promptly notify my financial advisor or an Edward Jones associate if any of the information is incorrect or incomplete.

I also agree to hold harmless Edward Jones, its subsidiaries, affiliates, employees (including but not limited to its financial advisors), representatives and agents for acting on false oral instructions if the instructions reasonably appeared to be genuine. I also agree, understand and authorize Edward Jones to record and monitor electronically any and all conversations between me or my representative and my financial advisor or other Edward Jones representatives. I understand that even if I have given oral instructions, Edward Jones and its financial advisors may nevertheless require additional documentation, instruction and/or my written signature.

**Goal Portfolio Objective and Account Portfolio Objective.** Prior to opening an Account, I have provided information to my financial advisor which generally includes either my goal or

purpose for investing and my time horizon, risk tolerance and/or other financial information, in order to assist me in selecting an objective for my goal (my "Goal Portfolio Objective"), if applicable. The Goal Portfolio Objective defines the recommended and allowable asset allocation for the combined Accounts assigned to the goal. This information and additional financial information I provide is used to complete my client profile which helps inform the basis for any recommendations by Edward Jones. Edward Jones will rely on the information I provide, including any established Goal Portfolio Objective, if applicable, in order to recommend an Account Portfolio Objective, as defined below.

In consultation with my financial advisor, I will select an appropriate portfolio objective for each Account (my "Account Portfolio Objective"), which determines the recommended and allowable investment categories and asset allocation ranges that Edward Jones and/or my financial advisor will use in managing my Account. In addition, Edward Jones applies certain investment diagnostics designed to monitor my Account for alignment with my Account Portfolio Objective (and in certain cases my Goal Portfolio Objective). The recommended and allowable asset allocation, investment category and target ranges, and investment diagnostics are determined solely by Edward Jones and can be modified by Edward Jones without prior notice to me. Edward Jones will have no authority to change my Account Portfolio Objectives without my instruction.

I agree to promptly notify Edward Jones or an Edward Jones associate of any material change in the information that I have provided to Edward Jones, including, but not limited to, my financial situation, investment objectives and/or risk tolerance and any other information provided by me. Edward Jones is under no obligation to verify whether the information has changed but may require updated information if I want to make a modification to my Account Portfolio Objective.

**Eligible Investments.** Edward Jones offers non-discretionary and discretionary Strategies as part of IAP. Depending on the Strategy selected, the available investments within an Account are limited to those eligible investments as further described in the Brochure.

IAP Strategies also make available mutual funds that are advised by an affiliate of Edward Jones ("affiliated funds"), which consist of the Bridge Builder family of mutual funds (the "Bridge Builder Funds") and the Edward Jones Money Market Fund (the "Money Market Fund"). The Bridge Builder Funds are eligible investments, subject to certain restrictions as further described in the Brochure. The Money Market Fund is not available for purchase as an eligible investment. However, cash balances awaiting investment or reinvestment will be automatically swept into the Money Market Fund, where they will be held until invested in an eligible investment or as further described in the Brochure.

Alternative investments are being offered through a pilot Edward Jones is conducting as further described in the Brochure for the designated Strategy and is subject to additional client eligibility and qualification requirements. Such investments include private

market investment vehicles that provide exposure to private credit funds, private real estate funds, and private equity investment funds managed by one or more unaffiliated asset managers (collectively, the “Alternative Investments”). Refer to the “Alternative Investments and Associated Services” section for additional terms and conditions.

**Ineligible Investments.** I understand and agree that I will not be able to hold any investment in my Account that Edward Jones has deemed ineligible or recategorizes as ineligible, or is unavailable for a particular Account or Strategy. If I transfer an ineligible investment into my Account, depending on the Strategy, the investment may be liquidated by Edward Jones and the proceeds invested in accordance with the Strategy and Account Portfolio Objective I selected. Alternatively, Edward Jones may notify me, and I agree to remove the security from my Account within the time frame determined by Edward Jones. Failure to take such action, as applicable, may result in such Account being removed from IAP.

**Discretionary Strategy Overview.** Depending on the discretionary IAP Strategy selected, I grant Edward Jones or, as applicable, my financial advisor full authority to act with investment discretion over these Accounts, meaning I delegate full authority to decide what investments to buy or sell for these Accounts to Edward Jones or my financial advisor without my prior approval of each transaction. My financial advisor may be part of a team, in which case I am also granting discretionary authority to my financial advisor’s team, if applicable. After I have selected my Account Portfolio Objective, Edward Jones or my financial advisor will choose from among the investment options available to implement my Account Portfolio Objective. Alternatively, with certain discretionary IAP Strategies that may be available, I will work with my financial advisor to decide what investment to buy or sell for my Account as part of initial portfolio construction consistent with guidelines set by Edward Jones and thereafter grant Edward Jones full discretionary authority for the ongoing management of the Account.

Edward Jones or my financial advisor will be responsible for monitoring my Account, including but not limited to, buying and selling investments in my Account and as necessary to bring the Account into alignment with the target asset allocation without obtaining my prior approval. As a result, the specific investments chosen for my Account may change over time, and deviate substantially from my initial portfolio.

Depending on the Strategy selected and investment preferences, my portfolio may also include the availability of unaffiliated and affiliated separately managed accounts (“SMAs”). Unaffiliated SMAs are managed or recommended by one or more unaffiliated investment advisers, while affiliated SMAs are managed or recommended by Edward Jones as further described in the Brochure (collectively these investment advisers are referred to as “SMA Managers”). With SMAs, investment recommendations are provided to an investment adviser appointed by Edward Jones (“Overlay Manager”) by SMA Managers either (a) by providing a portfolio model to the Overlay Manager, or (b) by exercising discretion directly to invest your assets (“Executing

SMA Manager”) held by Edward Jones. If utilizing a SMA, I give Edward Jones, the appointed Overlay Manager and/or the Executing SMA Manager(s) discretionary investment and trading authority over my Account subject to any additional limitations as provided in the Brochure. Edward Jones has the authority to replace the Overlay Manager or add or remove SMA Managers from IAP.

**Non-Discretionary Strategy Overview.** Non-discretionary Strategies include investment advice and recommendations provided to me, but I retain full authority over the investment decisions and management of the Account. I agree and understand that I will be required to provide trade by trade consent to purchase or sell securities for the Account, and my financial advisor will require my instructions or authorization prior to placing trades in the Account.

Once I have selected my Account Portfolio Objective, I will work with my financial advisor to choose from the eligible investments available to establish a target allocation for each investment in my Account and will direct Edward Jones to purchase or sell such eligible investments in alignment with the target allocations for my Account.

I understand and agree that each Account must be aligned over time to Edward Jones’ guidance and investment diagnostics which are determined by Edward Jones and are subject to change without notice.

Edward Jones will review my target allocations to determine whether they are in alignment with the recommended or allowable ranges and investment diagnostics for each Account Portfolio Objective (and in certain cases, my Goal Portfolio Objective) and will periodically notify me when my Account is out of alignment with either, as explained in the Brochure. I agree that if I do not provide instructions to bring my target allocations back into alignment within the time frame determined by Edward Jones, such Account will be removed from IAP. I understand that current and timely information about my Account will be available through my financial advisor, on my Account statements and in Edward Jones’ online client access system.

**Strategies may be added, removed, or changed over time. Before changing an Account Strategy, opening an Account, or transferring an account into IAP, I acknowledge that I will review the disclosures for each of the available discretionary and non-discretionary Strategies found in the Brochure.**

#### **Migrating non-IAP Edward Jones Advisory Accounts to IAP.**

I understand that if I choose to migrate my non-IAP advisory accounts into IAP, I will be automatically required to conform each of those accounts to the closest available Strategies within IAP upon authorizing the migration. Once the accounts have been migrated, I can change each Account as desired to another Strategy available within IAP. I acknowledge that prior to executing the Services Agreement and migrating non-IAP advisory accounts to IAP, I have reviewed the Brochure and understand how each non-IAP advisory account will map to IAP under the closest available Strategy and the associated risks.

## 2. Opening an IAP Account

Before opening an Account or transferring an account to IAP, I will first make an independent determination to participate in IAP based on my assessment of the source and amount of assets that I have available for IAP, my financial situation, time horizon, investment objectives and risk tolerance.

(a) **Trusted Contact Person.** I understand and acknowledge that I have the right to designate a Trusted Contact Person for my Account. A Trusted Contact Person is someone, age 18 years or older, whom Edward Jones is authorized to contact and disclose information to about my Account to address possible financial exploitation, to confirm the specifics of my current contact information, health status, or the identity of any legal guardian, executor, trustee or holder of a power of attorney, or as otherwise permitted by applicable rules and law including, but not limited to, Financial Industry Regulatory Authority ("FINRA") Rule 2165.

(b) **Investment Policy Statement.** I understand and agree that Edward Jones and its financial advisors will not review, monitor, accept or adhere to an investment policy statement or similar document that was not prepared by Edward Jones except in the sole discretion of Edward Jones. Adherence to any such investment policy statement is my responsibility.

(c) **Initial Funding.** In order to establish an Account and my initial portfolio, I agree to transfer cash and/or marketable securities into my Account upon Edward Jones' acceptance and approval of this Services Agreement. If I transfer marketable securities that cannot be held in my Account for the IAP Strategy selected, I understand and agree to the sale of such securities and these sales may result in taxable events and material taxable gains or tax losses to me, and I may pay redemption fees and/or sales charges that may be assessed on the liquidation or redemption of securities. Moreover, I understand and agree that I have determined to participate in IAP and in the case of such sales, I am not relying on the advice or recommendation of Edward Jones (or its affiliates) or any Edward Jones financial advisor as a primary basis for such decisions.

(d) **Share Class Conversion.** If, when I open and initially fund my Account, or upon any subsequent funding, I transfer into my Account shares of mutual funds that are eligible investments in IAP, it may be necessary to convert the share class for some or all of my existing mutual funds to a share class that is required in IAP. I understand and agree that Edward Jones may convert the class of mutual fund shares transferred into IAP into another class of shares of the same investments selected by Edward Jones. I understand and agree that Edward Jones may, at any time, convert any existing class of mutual fund shares that are investments in my Account to another class of mutual fund shares of the same investments selected by Edward Jones. I understand that all conversions could result in higher or lower fees and/or expenses than those paid under the previous share class. Taxable gains, taxable losses, redemption fees or sales

charges may be assessed upon the liquidation or redemption of securities. I understand that these fees and expenses may negatively affect my investment performance.

(e) **Investment and Maintenance Minimums.** I acknowledge that my Account may be subject to investment and maintenance minimums as described in the Brochure, which are determined by Edward Jones and are subject to change.

(f) **Edward Jones Reserve Line of Credit.** Certain eligible non-retirement Accounts and securities and assets therein can serve as collateral for Obligations (as that term is defined in the Edward Jones Reserve Line of Credit Agreement ("Reserve Line Agreement")) under the securities-based lending offering called the Edward Jones Reserve Line of Credit ("Reserve Line") made available through Edward Jones SBL, LLC (the "Lender"), a non-investment adviser, non-bank affiliate of Edward Jones. If utilizing the Reserve Line, I acknowledge that the Lender is not acting as an investment advisor in connection with the Reserve Line and Edward Jones will act solely as a broker dealer, not as an investment advisor, in connection with any Maintenance Call (as that term is defined in the Reserve Line Agreement) related to an advance under the Reserve Line ("Reserve Line Advance"). Additionally, I agree to pay Edward Jones fees and expenses including interest payable to the Lender for Reserve Line Advances and as further described in the Brochure and the Reserve Line Agreement, if applicable.

(g) **Margin.** Certain eligible non-retirement Accounts permit margin lending as explained in the Account Agreement, Brochure and the Edward Jones Margin Disclosure Statement and the Statement of Credit Terms (the "Margin Disclosure"). I acknowledge that if Edward Jones extends a margin loan, it is not acting as an investment adviser but solely as a broker-dealer. If utilizing Margin, I agree to pay Edward Jones interest on margin loans as set forth in the Margin Disclosure.

## 3. Joint Ownership

If any Account is owned by more than one person, it is agreed it shall be deemed to be held jointly as tenants in common, unless we specify otherwise in the Account's opening or registration documentation. If this is an Account with joint owners, Edward Jones is authorized to follow the instructions of any owner of this Account. Each owner has authority to instruct Edward Jones, without notice to the other Account owner(s), to: (i) buy and sell securities, and otherwise deal in securities or other financial instruments, subject to any restrictions on an Account owner's ability to effect transactions in the Account as otherwise described in our Services Agreement; (ii) receive on behalf of the Account any confirmations, statements and communications, as applicable; (iii) receive and dispose of money, securities and other property on behalf of the Account, including withdrawing all or any part of the Account funds; (iv) make, terminate or modify agreements relating to these matters or waive any of the provisions relating to these matters or such agreements; and (v) generally deal with Edward Jones as if each owner alone were the Account owner. Each Account owner agrees to be jointly and

severally liable for obligations of the Account. Edward Jones shall be under no obligation to inquire into the purpose of any Account owner's direction or demand for delivery of securities or payment of monies.

If this Account is held jointly as tenants with rights of survivorship ("Joint Tenancy WROS"), unless otherwise required by law, upon the death of one Account owner, all assets in the Account on the date of the owner's death vest in and belong to the surviving owner as his or her separate property and estate.

**To the extent our state(s) of domicile require(s) additional documentation for the Account ownership designation we have selected, we acknowledge the responsibility for obtaining adequate documentation rests with us. We have not relied upon any advice from Edward Jones or its agents in selecting the joint ownership Account designation and hereby hold Edward Jones and its agents harmless from any liability relating to or resulting from our selection of the form of joint ownership, or provision of documentation required for such designation and/or Edward Jones' distribution of assets in accordance with that designation.**

(a) **Direction from Joint Account Owners.** Edward Jones in its sole discretion may require direction, written or otherwise, from all joint owners before taking any action requested by an owner.

(b) **Dispute among Joint Account Owners.** If there is a dispute between or conflicting instructions from Account's owners, Edward Jones may (but is not required to) place restrictions on the Account until it receives satisfactory documentation that the dispute has been resolved or until it receives joint instructions from the owners of this Account. Any notice Edward Jones sends to one Account owner shall be deemed notice to all Account owners.

## 4. Custody of Assets

**By signing this Services Agreement, I agree to maintain custody of all assets in my Account at Edward Jones, located at 12555 Manchester Road, St. Louis, Missouri 63131. However, if I have entered into an IRA Custodial Agreement with EJTC, I agree to maintain custody of all assets at EJTC, located at 12555 Manchester Road, St. Louis, Missouri 63131. EJTC will employ Edward Jones as a sub-custodian subject to my EJTC IRA Custodial Agreement. My Account will be used to receive and credit assets for my Account and all dividends, capital gains and redemptions received on the assets of my Account. I authorize Edward Jones and EJTC to take instructions from Edward Jones in its capacity as investment adviser for the Account.**

## 5. Trading and Execution Services

**Execution.** I authorize and direct all transactions in my Account, except as provided below and as further described in the Brochure, to be completed by or through Edward Jones, acting as agent or, to the extent permitted by law, as principal. I

understand that the direction by me to trade through Edward Jones may result in less advantageous execution, including greater spreads (the difference between the bid and the offer price) and less favorable net prices, than if an unaffiliated broker-dealer were to execute the transaction. To the fullest extent permitted under applicable law, Edward Jones may aggregate trades at its discretion and will allocate these trades in a fair and equitable manner over time and in a manner consistent with Edward Jones' trade allocation policies and procedures as explained in the Brochure.

When Edward Jones is executing transactions for my Account, it is not acting as an investment adviser but solely as a broker-dealer. Edward Jones will arrange for delivery and payment in connection with the execution services rendered to me, and I authorize Edward Jones to act on my behalf in all other matters necessary or incidental to the handling of my Account.

I may also impose reasonable restrictions on the management of my Account. I acknowledge that the performance of my Account may be adversely affected by the implementation of investment restrictions. Transactions in my Account will be made in accordance with the trading practices explained in the Brochure.

**Authorization for Principal Transactions.** If available for my Strategy and/or Account, I may consent to Edward Jones executing transactions for my Account in a principal capacity, which includes selling any security from Edward Jones' inventory to my Account or purchasing any security from my Account for Edward Jones' inventory. Edward Jones, pursuant to such consent, may engage in principal transactions for my Account in order to increase the range of investment opportunities or trade execution quality available to me, consistent with its pricing and sales practice obligations. Principal transactions may cause a conflict between Edward Jones' and my interests, including when Edward Jones generates additional revenue due to market movement resulting in gains on its inventory positions. Edward Jones may also have an incentive to recommend the purchase of a security held in its inventory that is difficult to sell, a potential conflict addressed by Edward Jones' policies and procedures. In certain principal transactions, Edward Jones will provide required post-trade disclosures and obtain my oral consent to execute the trade in a principal capacity prior to the trade. I acknowledge that I may revoke this authorization to allow Edward Jones to trade as principal with my Account without penalty at any time by contacting my Edward Jones financial advisor and submitting the necessary written revocation. I understand that consenting to principal trading is not a condition to opening or maintaining my Account. I understand that Edward Jones executes in a principal capacity fractional share liquidations and corrections of trades originally executed in an agency capacity. Additionally, if I direct Edward Jones to sell fractional share positions in connection with the termination of this Services Agreement, I authorize and direct Edward Jones to execute any such positions in a principal capacity.

**Rebalancing.** Depending on the Strategy selected, different rebalancing options exist. If selecting a Strategy that contains an automatic rebalancing feature, I direct Edward Jones or my

financial advisor to rebalance my Account back to my target allocation. Rebalancing options are further described in the Brochure.

If utilizing an SMA, I understand the Overlay Manager will periodically rebalance the assets held in my Account, pursuant to parameters determined at the sole discretion of Edward Jones. I understand and agree that Edward Jones will establish guidelines for rebalancing and may change them at any time without notifying me.

**Tax Loss Harvesting.** I understand that Edward Jones offers a Tax Loss Harvesting (“TLH”) service for eligible taxable Accounts in certain Strategies. The TLH service periodically reviews for opportunities to realize losses in order to offset potential capital gains. I understand that the choice to participate in the TLH service is at my sole discretion and is not a pre-requisite to utilizing any particular Strategy. Accordingly, I will discuss the TLH service with my financial advisor before opening an Account or selecting a Strategy to determine whether I wish to utilize the TLH service. I may also add or remove the TLH service at any time from an eligible taxable Account by informing my financial advisor.

In circumstances in which an SMA is utilized, tax management services are automatically offered by the Overlay Manager. I understand that in order to unenroll from the Overlay Manager’s tax management services, I will need to specifically make the request to unenroll if the tax management service is not desired.

I acknowledge that I have carefully reviewed the Brochure to understand which Strategies offer the TLH service and when tax management services may apply. I have also reviewed the associated risks and have accepted and agree to such risks and responsibilities associated with the TLH service and/or tax management service if utilized.

**Notwithstanding the above, I understand that if I choose to migrate any non-IAP advisory account into IAP, my prior TLH service election will transfer with the account to IAP as detailed in the Brochure. Thereafter, I may change such election once the non-IAP advisory account successfully migrates to IAP. I will discuss with my financial advisor whether my current non-IAP advisory account is opted into the TLH service before migrating my account to IAP and will refer to the Brochure for additional details.**

**Systematic Investing Options.** Certain systematic investing options, as designated by me, may be available depending on the Strategy selected, in which case Edward Jones or my financial advisor will automatically purchase, sell or exchange certain securities on a periodic basis as further described in the Brochure. Such systematic transactions will be confirmed on my periodic account statement, if applicable, and I will not receive separate immediate confirmations for these transactions. I understand details of any transaction will be provided to me by Edward Jones upon my written request.

**Fractional Shares.** I understand that I may not be able to purchase fractional shares of exchange-traded funds (“ETFs”). Depending on the Strategy selected, if, when purchasing ETFs

for my Account, there is not sufficient cash or assets invested in a money market fund to purchase a whole share, Edward Jones may sell a sufficient amount of shares of mutual funds and ETFs, as applicable, held in my Account to purchase a whole share, or purchase another eligible investment in the account target allocation.

If systematic transactions and/or corporate actions related to securities ownership are available and implemented for my Account, such transactions may result in me owning interests in fractional shares of securities. I remain entitled to receive dividend payments proportionate to my fractional shares in such holdings.

**Cash Request.** If I make a cash request from my Account, I authorize Edward Jones or my financial advisor to redeem or sell any assets in my Account in an amount necessary to facilitate such request. Such transactions will be effected without regard to tax consequences.

**Dividend and Income Options.** Depending on the Strategy selected, by default, dividends and capital gain payments for mutual funds will be reinvested into shares of the same fund from which they were distributed. Dividends from ETFs, stocks, and bonds will be paid in cash and allocated in accordance with my previously selected investment choices. I may elect to have all income payments (dividends and capital gains) be paid in cash for all securities held in my Account. If I choose this option, distributions must be moved out of my Account via my choice of either a recurring ACH or transfer.

## 6. Strategy that Includes Overlay Manager

In the event I utilize SMAs in an available Strategy, the following applies:

**Trade Authority and Implementation.** Upon acceptance and approval of this Services Agreement by Edward Jones and the Overlay Manager, each of Edward Jones, the Overlay Manager and Executing SMA Managers (as applicable) will have trading authority over my Account or Account assets, and such trading authority will remain in force until this Services Agreement or all SMAs held in my Strategy are terminated by me or by Edward Jones. I acknowledge that the investment management implementation in my Account holding an SMA is handled by an appointed Overlay Manager. Further, I acknowledge that the Overlay Manager is responsible for managing my chosen investment model with discretion based on advice provided by SMA Managers and for performing certain advisory, implementation and coordination services. I hereby authorize and grant the Overlay Manager discretion to invest and reinvest my Account assets and enter into such transactions as may be appropriate for me in accordance with my objectives and any reasonable restrictions I may impose on the management of my Account. I authorize each SMA Manager to act as an investment adviser on my behalf by either providing a portfolio model to the Overlay Manager or, when acting in the capacity of an Executing SMA Manager, implementing its investment decisions directly in my Account. After the initial investment into my selected

investment model by the Overlay Manager, the Overlay Manager will manage taxable accounts with an emphasis on tax efficiency with the objective to both manage toward the desired investment allocation and minimize my tax liability, although I agree that there is no guarantee this can be achieved. I understand that tax-efficient management of my taxable account may conflict with instructions from an SMA Manager and, in these instances, tax-efficient management may take precedence over the instructions of an SMA Manager. I understand that I may impose reasonable restrictions on the management of my Account as explained in the Brochure. I acknowledge that the performance of my Account may be adversely affected by the implementation of investment restrictions.

**Transaction Costs.** It is anticipated that transactions will be executed through Edward Jones, and that the IAP Fee covers agency trade services. However, the appointed Overlay Manager and Executing SMA Managers may choose to execute trades with another broker-dealer if they reasonably believe another broker-dealer can obtain more favorable execution under the circumstances subject to their duty of best execution. If the Overlay Manager or Executing SMA Manager executes trade orders with another broker-dealer, I understand that I may incur trading costs that are in addition to the IAP Fee. The Overlay Manager and Executing SMA Managers are responsible for ensuring they comply with their best execution obligations to me.

**SMA Manager and Overlay Manager Disclosures.** I should review each SMA Manager's and Overlay Manager's Form ADV Part 2A Brochure and Part 3 Form CRS for more information about the respective trading practices, trade rotation policies, and any related conflicts of interest, amongst other relevant disclosures and consider that information carefully before choosing to add SMAs or utilize a particular SMA Manager. I will receive electronically (if providing other consent) or in standard paper delivery the Form ADV Part 2A Brochure, Form ADV Part 3 Form CRS and Brochure Supplement(s) for the appointed Overlay Manager and any Executing SMA Manager who has discretion over my Account, whether such discretion is in whole or in part. I understand that if I use a non-discretionary SMA Manager, I will review that SMA Manager's Form ADV by visiting [adviserinfo.sec.gov](http://adviserinfo.sec.gov). I understand that I may request a paper copy of any Brochure at no cost by contacting my financial advisor. Additional information regarding the Overlay Manager and Executing SMA Managers, including a copy of the brochures, can also be found on Edward Jones' website here: [www.edwardjones.com/advisory-prospectus/brochures.html](http://www.edwardjones.com/advisory-prospectus/brochures.html).

**Replacement of Overlay Manager.** I acknowledge and agree that Edward Jones is solely responsible for the selection of the Overlay Manager for the applicable IAP Strategy. I authorize Edward Jones to change the Overlay Manager at any time in its sole discretion to another unaffiliated investment adviser, an affiliated investment adviser, or for Edward Jones itself to assume the responsibilities of the Overlay Manager, subject to a thirty-day (30) notice to me.

## 7. Alternative Investments and Associated Services

- a. **Eligibility.** Edward Jones is conducting a pilot that offers the ability to buy and sell Alternative Investments in a designated Strategy as described in the Brochure, and on a non-discretionary basis, as well as the temporary use of unaffiliated money market funds for cash purposes related to the buying and selling of Alternative Investments to qualifying clients (collectively the "Alternative Investment Services Pilot"). I understand that I must meet and maintain the prerequisite and/or eligibility requirements as set by Edward Jones in the Brochure to have access to the Alternative Investment Services Pilot. I further understand that Edward Jones retains the right to refuse me access to the Alternative Investment Services Pilot for any and all business purposes.
- b. **Alternative Investment Services Pilot and My Responsibilities.**
  - (i) I understand that I must have the cash needed to cover a purchase of an Alternative Investment in my Account before Edward Jones will begin the trade request process. I understand that if I need to liquidate an existing investment held in my Account to fund my Alternative Investment purchase, I will need to have executed such sale and the proceeds will need to be available as cash in my Account before Edward Jones will begin the purchase request. I understand and agree that I must notify Edward Jones if I deposit cash or marketable securities into my Account for the purposes of funding an Alternative Investment purchase. I further understand that failure to provide notification that cash or marketable securities I deposit in my Account is for purposes of funding an Alternative Investment purchase will result in Edward Jones providing these assets to the Overlay Manager for their use and implementation of the investment management they provide my Account.
  - (ii) I understand that certain Alternative Investments are regulated at the state-level and may be subject to defined concentration limits in relation to my personal net worth when I seek to purchase an Alternative Investment. I understand that Edward Jones may, in its sole discretion, impose its own concentration limits that may be more restrictive to my ability to purchase Alternative Investments. I further understand and agree to provide Edward Jones with accurate and complete information regarding my personal net worth, which includes all assets and liabilities owned by me, whether held at Edward Jones or elsewhere, in order for Edward Jones to assess my personal net worth in relation to state-level or Edward Jones concentration limits to determine feasibility for each purchase request I make for an Alternative Investment.
  - (iii) I understand and agree that it is my sole responsibility to review and, as applicable, complete and sign the applicable documents and agreements associated with the Alternative Investment I request to purchase, sell,

or transfer within the timeframe communicated to me by Edward Jones. This includes, but is not limited to, the Alternative Investment's prospectus and/or offering documents, the associated investor application and contract, and the Edward Jones Alternative Investments Client Acknowledgement form (collectively, the "Alternative Investment Documents"). I understand and acknowledge that Edward Jones is not able to submit my purchase, sell, or transfer request until I have completed the Alternative Investment Documents in a manner that the asset manager of the Alternative Investment deems as being in good order, and failure to meet this requirement could result in me having to wait to submit my purchase, sell, or transfer request until the next prescribed trading, offer, or redemption window set by the asset manager. I further understand and acknowledge that the Alternative Investment's asset manager may set limits on the amount of interest or securities I can purchase or sell within any given trading window they establish.

- (iv) I understand that at the time Edward Jones provides me with the Alternative Investment Documents, a mandatory moratorium or freeze set by the asset manager begins that will delay, for a defined length of time (the "Required Hold Period"), my Alternative Investment trade request to the transfer agent. I understand the Required Hold Period is set by the Alternative Investment's asset manager in their sole discretion and is defined in the associated prospectus and/or offering documents.
- (v) I authorize and direct that the cash I have designated to fund my Alternative Investment purchase should be placed in an unaffiliated money market fund of Edward Jones' choosing until the Required Hold Period has expired or during the time I review and complete the Alternative Investment Documents, whichever timeframe is longer. I further understand that if I fail to complete the Alternative Investment Documents in the first trading window that I have requested for the Alternative Investment purchase, I will have up to two (2) additional trading windows offered by the Alternative Investment's asset manager to complete such documents or to cancel the request and provide Edward Jones instructions for the unaffiliated money market fund to be liquidated, transferred to an Edward Jones Select brokerage account or third-party account, or sold and reinvested into a different Eligible Investment in my Account. I acknowledge and understand that failure to provide these completed documents or the required instructions at the conclusion of the third trading window since my purchase request process began may result in my Account being exited from IAP.
- (vi) I understand that an Alternative Investment does not trade at the same frequency as other eligible investments held in my Account and may take days, weeks, or months to settle and post a valuation for my Alternative Investment trade. I understand that until the initial valuation of my settled Alternative Investment trade is available, Edward

Jones will provide me with a position in my Account that represents the value of my assets being held in escrow with the asset manager's administrator until my Alternative Investment trade settles. Further, I understand and agree that the value of the position added to my Account for my Alternative Investment trade will be included in the Account value used by Edward Jones when assessing and charging me the IAP Fee.

- (vii) I understand that if my Alternative Investment is out of alignment with the cumulative asset allocation and investment category ranges for my Account Portfolio Objective or Goal Portfolio Objective, I must provide instructions to Edward Jones to sell my Alternative Investment partially or fully or transfer my Alternative Investment to an Edward Jones Select brokerage account or third-party account to bring my Account back into alignment. I acknowledge and understand that failure to provide these required instructions could result in my Account being exited from IAP.
- (viii) I understand that if my Alternative Investment is removed from IAP as an eligible investment, I must provide instructions to Edward Jones within two (2) trading windows to sell or transfer my Alternative Investment to an Edward Jones Select brokerage account or third-party account. I acknowledge and understand that failure to provide these required instructions at the conclusion of the second trading window will result in my Account being exited from IAP.
- (ix) I understand and acknowledge that in certain circumstances it may be impossible or impracticable for Edward Jones to reinvest disbursements, including but not limited to, dividends, redemptions, profits issued, or capital gain disbursements, provided by the asset manager back into the Alternative Investment making the disbursement. In those cases, I authorize and direct Edward Jones to take the cash proceeds received from the disbursements issued by my Alternative Investment and provide this cash to the Overlay Manager to invest in accordance with the eligible investments I have selected for their management.
- (x) Edward Jones will not debit the cash or money market fund balance in my Account that has been designated for an Alternative Investment purchase or liquidate an Alternative Investment I hold in the Account to satisfy an outstanding IAP Fee.

With respect to Alternative Investments, this section and any reference to Alternative Investments throughout this Services Agreement will control if in conflict with any other provisions within this Service Agreement.

## 8. Tax and Risk

**General Tax Responsibility.** I understand that assets in my Account will be sold at various times. This may include, but is not limited to, when my Account is funded, during the ongoing investment management of my Account, when my Account is out

of alignment with the target ranges or investment diagnostics for my Account Portfolio Objective, to satisfy the IAP Fee, when an eligible investment is recharacterized as an ineligible investment, when my Account is rebalanced, to satisfy a Maintenance Call in connection with a Reserve Line Advance (if applicable), to satisfy a margin call (if applicable), and/or under certain circumstances, when I request the sale of an Alternative Investment or when my Account is terminated. I am responsible for any resulting tax liabilities, fees and charges. I confirm that I have had the opportunity to consult with a tax advisor and/or other qualified tax professional before deciding to participate in IAP.

**General Risk.** I understand that all investments involve risk and that investment performance and the value of my Account will fluctuate depending on factors that cannot be controlled by Edward Jones. I have reviewed the Brochure and the associated risks and have had an opportunity to discuss these risks with my financial advisor prior to executing the Services Agreement.

## 9. Employer-Sponsored Plans and Other Retirement Accounts

This section applies if my Account is for: (a) a pension or other employee benefit plan governed by the Employee Retirement Income Security Act of 1974, as amended ("ERISA"), that is not a participant-directed plan; (b) a tax-qualified retirement plan (including a Keogh plan, an Edward Jones-sponsored Owner K® plan or a "single owner 401(k)" plan in which the only eligible plan participants are the business owner and/or his or her spouse) under Section 401(a) of the Internal Revenue Code of 1986, as amended (the "Code"), and not covered by ERISA; or (c) an Individual Retirement Account ("IRA") under Section 408 or Section 408A of the Code.

**Edward Jones Status.** Edward Jones acknowledges that it is a "fiduciary" within the meaning of Section 3(21) of ERISA and Section 4975(e)(3) of the Code (but only with respect to the provision of services described in Section 1 of this Services Agreement). Similarly, if my Account is for a plan or IRA not subject to ERISA, Edward Jones acknowledges that it is a "fiduciary" within the meaning of Section 4975(e)(3) of the Code (but only with respect to the provision of services described in Section 1 of this Services Agreement). Edward Jones shall not, by reason of this Services Agreement, be responsible for acting as a fiduciary with respect to the administration of the plan or IRA or otherwise provide administrative or trustee services.

**Representations.** I represent that the person executing this Services Agreement on behalf of a plan or IRA, as applicable: (a) is a "Named Fiduciary," as that term is defined in ERISA, with respect to an ERISA plan and/or a person holding a position similar to that of a "Named Fiduciary" under a similar law with respect to a plan or IRA not covered by ERISA (each, a "Fiduciary"); (b) is authorized under provisions of the plan or IRA document (including any trust document related thereto) to enter into this Services Agreement and to retain Edward Jones to perform the services set forth in this Services Agreement; (c) is not prohibited from acting as a Fiduciary with respect to the plan

or IRA; and (d) is independent of and unrelated to Edward Jones, its affiliates and my financial advisor. I as the fiduciary acknowledge that it is my responsibility to review the plan or IRA documents and the laws and regulations applicable to the plan or IRA and its operation to determine that the arrangements contemplated by this Services Agreement (including my selected Account Portfolio Objective and Goal Portfolio Objective, if applicable) and any investments purchased are suitable for the plan or IRA and are both permissible and consistent with the terms of the plan or IRA documents and applicable law.

I will promptly furnish to Edward Jones any amendments to the plan or IRA, and I agree that if any amendment affects the rights or obligations of Edward Jones, the amendment will not be binding on Edward Jones unless agreed to by Edward Jones in writing. I agree to immediately notify Edward Jones of any changes to any actuarial assumptions, funding status or liquidity needs (including any impending or upcoming distributions to be made from my Account). If my Account does not contain all of the assets of a plan or IRA, I understand that Edward Jones will have no responsibility for the diversification of investments, and that Edward Jones will have no duty, responsibility or liability for assets that are not in my Account. I agree to obtain and maintain any required ERISA bonding for my Account and to include coverage for Edward Jones, its affiliates, and their respective officers, directors and employees under such bond to the extent required by ERISA.

I as the Fiduciary represent and warrant that (a) I am knowledgeable with respect to administration and funding matters related to the plan or IRA, am able to make informed decisions regarding the services to be provided under this Services Agreement, and have considered the fees to be paid by the plan or IRA in relation to the level of services to be provided; (b) to the extent required by ERISA, the services will be used for the exclusive benefit of the plan and its participants and beneficiaries and will not inure to the benefit of any other party; (c) should any fee payments hereunder be made from the assets of the plan or IRA, I shall have determined that such payments constitute reasonable and necessary expenses payable by the plan or IRA in accordance with the terms of the plan or IRA, the Code and, if applicable, ERISA; and (d) I, based on the disclosures contained in this Services Agreement (including the disclosures in the Brochure and the applicable Account Agreements), (1) have determined that the arrangement for services and any fees payable to Edward Jones are reasonable, and the services to be provided by Edward Jones hereunder are appropriate and helpful to the plan or IRA, and (2) based upon the documents mentioned above, have received all necessary disclosures regarding such fees as required by, and in accordance with, regulations promulgated under Section 408(b)(2) of ERISA, if applicable.

I as the Fiduciary agree that Account assets may be invested in shares of affiliated funds, including the Money Market Fund, which are managed or advised, for a fee, by an affiliate of Edward Jones. I confirm that I have received a prospectus that includes a summary of all fees that may be paid by an affiliated Fund, whether to third parties or to Edward Jones or its affiliates.

Edward Jones has advised me that the affiliated funds are appropriate investments for my Account because of its investment objectives and liquidity, and any assets of my Account may be invested in the affiliated funds. On the basis of the foregoing, I approve the purchase and redemption of shares of the affiliated funds, including the Money Market Fund, and the payment of fees to an affiliate of Edward Jones by the affiliated funds that are incidental to such investments therein as described in the prospectus.

**Discretionary Strategies:** For any discretionary Strategy that Edward Jones makes available to plans subject to ERISA, if my Account is for such a plan, I appoint Edward Jones, and Edward Jones accepts its appointment, as an “investment manager” under Section 3(38) of ERISA (but only with respect to the provision of applicable services described in Section 1 of this Services Agreement).

If my Account is for a plan or IRA not subject to ERISA, I appoint Edward Jones, and Edward Jones accepts its appointment, as an “investment manager” (but only with respect to the provision of applicable services described in Section 1 of this Services Agreement).

If utilizing an SMA, I represent that the person executing this Services Agreement is retaining the Overlay Manager and any SMA Managers in addition to Edward Jones. The duties and obligations of Edward Jones, the Overlay Manager or any SMA Manager under this Services Agreement are limited to providing only those advisory and management services provided herein, and Edward Jones, the Overlay Manager or any SMA Manager shall not, by reason of this Services Agreement, be responsible for acting as a fiduciary with respect to the administration of the plan or IRA or otherwise providing administrative or trustee services.

I agree that if any amendment to the plan or IRA affects the rights or obligations of Edward Jones, the Overlay Manager or any SMA Managers (as applicable) or otherwise imposes a restriction not otherwise noted in the client profile, the amendment will not be binding on Edward Jones, the Overlay Manager or any SMA Managers unless agreed to in writing. The Fiduciary and I represent and warrant that the Fiduciary, based on the disclosures contained in this Services Agreement (including the disclosures in the Brochure and the applicable Account Agreements), (1) has determined that the arrangement for services and any fees payable to Edward Jones, the Overlay Manager and any SMA Managers, as applicable, are reasonable, and the services to be provided by Edward Jones, the Overlay Manager and any SMA Managers hereunder are appropriate and helpful to the plan or IRA, and (2) based upon the documents mentioned above, has received all necessary disclosures regarding such fees as required by, and in accordance with, regulations promulgated under Section 408(b)(2) of ERISA, if applicable.

**Non-Discretionary Strategies:** If my Account is for a plan or IRA subject to ERISA, I appoint Edward Jones, and Edward Jones accepts its appointment, as an “investment manager” under

Section 3(38) of ERISA (but only with respect to the selection of securities that might be liquidated in order to pay the Program Fee and the purchase of whole shares of ETFs, as applicable) and (2) Edward Jones acknowledges that it is a “fiduciary” within the meaning of Section 3(21) of ERISA and Section 4975(e)(3) of the Code (but only with respect to the provision of services described in Section 1 of this Services Agreement).

## 10. Services Provided by Edward Jones

Edward Jones provides the following services for clients participating in IAP in addition to other services described elsewhere in this Services Agreement.

- (a) **Financial Advisor Consultations.** I understand that my financial advisor or an Edward Jones associate will be reasonably available to discuss my Account as well as my financial situation, investment objectives, risk tolerance and restrictions in connection with my Account during normal business hours, and Edward Jones agrees, at a minimum, to contact me annually to discuss the same.
- (b) **Assets Held Outside of Edward Jones.** Edward Jones may, as I request, permit information concerning assets and liabilities not held with Edward Jones to be reflected on certain reports relating to my Account. I acknowledge the information provided by Edward Jones for such assets and liabilities is based solely upon information provided by me or third parties, and Edward Jones is not responsible for its completeness or accuracy. The reflection of such assets and liabilities on reports relating to my Account in no way represents an affirmation by Edward Jones that I in fact own such assets or have such liabilities. I understand that Edward Jones may, but is under no obligation to, consider assets and liabilities not held with Edward Jones when providing investment advice to me.
- (c) **Trade Confirmations and Account Statements.** Edward Jones will provide me with trade confirmations for each transaction in my Account as provided for under applicable law. I may, if eligible, waive my right to receive confirmations on buy or sell transactions effected in my Account depending on the Strategy selected subject to any additional limitations as described in the Brochure. Edward Jones will also provide me with an account statement at least quarterly (monthly in months in which activity occurs in my Account) as provided for under applicable law. In each case, account statements will include a description of all activity in my Account during the period, including all transactions, contributions, withdrawals, fees and the value of my Account at the beginning and end of the period. I agree to review all confirmations, statements, and other reports provided to me promptly upon receipt and to notify Edward Jones immediately of any errors or discrepancies identified.
- (d) **Cash Balances.** Cash balances in my Account may be invested or reinvested as applicable, or as directed by me, my financial advisor, or Edward Jones depending on the Strategy selected. Cash balances awaiting investment or

reinvestment into my Account will be automatically swept into the Money Market Fund, where they will be held until invested in accordance with the Strategy selected. Edward Jones has an ownership interest in the manager of the Money Market Fund and receives various revenues related to assets in the Money Market Fund, which are returned to clients via a fee offset. Please refer to the Brochure for more information about the Money Market Fund. The portion of my Account that is invested in the Money Market Fund will be included in the calculation of my IAP Fee.

**(e) Class Action Claim Filing Service.** For certain Strategies as described in the Brochure, I acknowledge that Edward Jones will partner with a third-party service provider to assist with recovery services by filing claims on my behalf in certain "Class Actions" related to securities and other financial instruments held in my Account. If selecting a Strategy that utilizes this Class Action Claim Filing Service, I understand that I agree to all the terms within this Services Agreement and any additional supplemental terms and conditions provided as it relates to such service.

"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. I hereby provide limited power and authority to Edward Jones and/or the third-party service provider Edward Jones partners with to submit claims on my behalf, either directly or indirectly through such third-party service provider, including execution of necessary forms and documents. I further acknowledge and agree that I 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 my behalf. In so doing, I appoint Edward Jones and/or the third-party service provider Edward Jones partners with as my administrative agent to process and administer my participation in such asset recovery cases as a class member. This Class Action Claim Filing Service is a separate administrative service, is not part of the advisory services offered in IAP or covered by the IAP Fee, and Edward Jones does not act in an investment adviser capacity when making this service available to you. Additionally, I further acknowledge that Edward Jones will not provide legal advice to me or any other party related to my 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 my account has been closed and a paper check and/or location services/escheatment is required.

**I understand that I will be automatically enrolled in the Class Action Claim Filing Service if selecting a Strategy**

that utilizes this service. However, I also understand that I am not obligated to continue to provide Edward Jones with the authority to permit the third-party provider to process any such claims. Rather, I may opt out of this Class Action Claim Filing Service and pursue such claims on my own by advising Edward Jones, in writing, of my intention to opt out of this Class Action Claim Filing Service.

This authorization shall remain in full force and effect until such time as I notify Edward Jones in writing, or upon termination of this Services Agreement. Further terms and conditions applicable to this Class Action Claim Filing Service can be found here: [edwardjones.com/accountfeatures](http://edwardjones.com/accountfeatures).

## 11. Fees

**Schedule of Fees.** I agree to pay Edward Jones the IAP Fee for participating in IAP and agree to the terms and conditions set forth in the IAP Schedule of Fees ("Schedule of Fees") provided separately with this Services Agreement and as described in the Brochure. In addition to the applicable fee(s), I may incur other fees and expenses, including internal fees and expenses charged by the eligible investments held in my Account as explained in the Brochure.

**Payment of Fees.** Edward Jones will charge the applicable fee(s) to my Account. I authorize Edward Jones to debit the cash or money market fund balance in my Account for payment of such fees. If my Account does not contain sufficient cash or money market fund balances to pay the fees, I authorize Edward Jones to liquidate assets in my Account in an amount necessary to satisfy the debit balance. The applicable fee(s) paid will be shown on my account statements. I agree to hold Edward Jones harmless if sales of assets to pay the applicable fee(s) result in my Account being out of alignment with the target ranges and investment diagnostics for my Account Portfolio Objective, if such sales trigger a rebalance of my Account, or if such transactions have tax consequences.

## 12. Proxies and Ownership of Securities

As a participant in IAP, I will have direct ownership of all investments and other assets held in my Account, including the right to: (a) withdraw securities or cash from my Account; and (b) proceed directly against the issuer of any security held in my Account without being obligated to join any other person receiving services pursuant to, or otherwise involved with, IAP, as a condition precedent to initiating any such proceeding.

Except as provided below for clients utilizing SMAs, depending on the Strategy selected, I understand and agree that either Edward Jones will vote proxies on my behalf or I will be responsible for voting such proxies arising from any securities held in my Account as further described in Brochure.

Additionally, Edward Jones will not accept proxy voting delegation for Benefit Plan Accounts (as defined in the Brochure), as this will be the Fiduciary's obligation.

For any Strategy where Edward Jones will assume responsibility for voting proxies, in accordance with applicable law, it will vote proxies in the best interest of its clients and in a uniform manner in accordance with its proxy voting policy and established voting guidelines, which Edward Jones may change at its discretion. In such instances, by delegating proxy authority, I also authorize Edward Jones to receive all proxy-related materials, annual and semi-annual reports and other shareholder materials, including corporate actions, arising from any investment or other securities in my Account. Information regarding Edward Jones' proxy voting authority and related policies and procedures is further described in the Brochure.

If utilizing an SMA, I authorize the appointed Overlay Manager to vote any proxies received. I also authorize the Overlay Manager to receive all proxy-related materials, annual and semi-annual reports and other shareholder materials, including corporate actions, arising from any investments or other securities in my Account subject to any further limitations as described in the Brochure.

## 13. Legal Notices

Edward Jones will not take any action and will not render any advice regarding any legal action on my behalf relating to investments or other assets (including shares of the Money Market Fund) held in my Account 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 if available for the Strategy selected. However, Edward Jones will promptly forward to me any such documents received, or if I am enrolled in the Class Action Claim Filing service, Edward Jones will execute such service as described in this Services Agreement and the Brochure.

## 14. Acceptance and Assignment

Edward Jones may refuse to accept any Account for any reason. I acknowledge that my Account will not become active until (a) acceptance and approval of this Services Agreement by Edward Jones, (b) I provide instruction to open a new Account or migrate an existing non-IAP account to IAP, and (c) my Account is open and able to be invested in the selected Strategy.

Edward Jones may not assign (as this term is defined under the Investment Advisers Act of 1940) this Services Agreement without my consent. I acknowledge that my consent can be given under a negative consent procedure, in which case I will receive written notice of a pending assignment from Edward Jones and will have thirty (30) days to provide Edward Jones with a written objection to the assignment.

If utilizing an SMA, the Overlay Manager and the Executing SMA Manager, as applicable for each, may refuse to accept any Account for any reason. This Account will not become active until (a) this Services Agreement is approved by all required approving parties, including Edward Jones and, as applicable, the Overlay Manager and/or Executing SMA Manager, b) I provide instruction to open a new Account or migrate an existing non-IAP account to

IAP, and (c) my Account is open and able to be invested in the selected Strategy.

## 15. Termination and Survival

This Services Agreement can be terminated by Edward Jones or me at any time. Termination shall not affect transactions initiated or services performed prior to termination or that automatically result in the closing of my Account. If either party provides notice of termination, Edward Jones (and the appointed Overlay Manager and any SMA Manager as applicable) will no longer act as an investment adviser, will not be obligated to recommend any action with regard to the assets in my Account, and will cease to charge the IAP Fee. I understand and acknowledge that, if Edward Jones is no longer acting as an investment adviser for my Account, any restrictions, investment policies and investment guidelines that previously applied when Edward Jones was acting as an investment adviser for my Account shall no longer be applicable to the Account.

(a) **Limited Purpose Relationship.** Upon termination of this Services Agreement, unless I advise Edward Jones otherwise or enter into a new and separate advisory or brokerage account agreement, Edward Jones will provide limited brokerage services for my Account pursuant to the surviving provisions of this Services Agreement and the Edward Jones Limited Services Supplement provided herein. My Account will remain in effect until such time as Edward Jones determines to terminate such limited services, I enter into a new and separate advisory or brokerage account agreement with Edward Jones, I instruct Edward Jones to transfer the assets in my Account to another custodian (subject to applicable transfer fees), or I instruct Edward Jones to liquidate all holdings within my Account and mail me a check for any proceeds, less any fees or other obligations owed to Edward Jones. This type of account will function as a self-directed brokerage account with limited account features. I understand and agree that I may receive distributions, liquidate securities in my Account, and withdraw funds from my Account, but I will not have the authority to purchase new securities, or add to existing positions (except for money market funds). If I previously elected optional Account features, my Account may become ineligible to participate in such features upon termination of this Services Agreement. I understand and agree that I am solely responsible for reviewing such Account features' terms and conditions, as well as the impact of their termination on my Account. I further understand and agree that upon the termination of this Services Agreement, Edward Jones shall not be liable or responsible for any impact associated with the termination or modification of features that were previously available to my Account prior to the termination of this Services Agreement. I acknowledge that Edward Jones will no longer act as a fiduciary to the Account, and I can no longer rely on Edward Jones to provide investment advisory services to the Account. I also acknowledge that Edward Jones will not make investment decisions or provide investment recommendations regarding

the assets within my Account, including with regard to the disposition of any of the assets in the Account. Some mutual funds and/or fund share classes may not be transferred or held outside of an advisory account. In these cases, Edward Jones will sell those shares for me or will convert the shares into a share class of the same mutual fund that can be transferred and held outside of an advisory account. Edward Jones does not act as a fiduciary with respect to the choice of share class. Such conversions could result in higher or lower fees and/or expenses than those paid under the previous share class. I understand that these fees and expenses may negatively affect my investment performance.

If I instruct Edward Jones to liquidate or redeem securities held in my Account, I understand that:

- i. Taxable gains, taxable losses, redemption fees, and/or sales charges may be assessed upon such liquidation or redemption.
- ii. To the extent that my instructions result in the liquidation of fractional shares of an equity security, as an accommodation Edward Jones may purchase such fractional share(s) as principal into Edward Jones' own account at market value without mark-up or mark-down. By entering into this agreement and instructing Edward Jones to liquidate the securities in my Account, I authorize and direct Edward Jones to purchase any such fractional share(s) from my Account as principal. I understand that Edward Jones may make a profit on its inventory due to market movements.

**Margin Loan.** Upon termination of this Services Agreement, and unless I transfer the assets in my Account to an account eligible for a margin loan, the margin loan, if any, associated with my Account will remain with the Account as an outstanding loan. The only permissible action with respect to such margin loan is to continue to pay off the loan until it is paid off in full. No margin loan increases of any kind are permitted within the limited services account. Additional terms governing treatment of a margin loan, if applicable, are provided in the Margin Disclosure and such margin loans may only be available when selecting certain account features and account types.

**Reserve Line of Credit.** Upon termination of this Services Agreement, and unless I transfer the assets in my Account to an account eligible for Edward Jones Reserve Line, the Reserve Line, if any, associated with my Account will be terminated by the Lender and any outstanding Obligations will become immediately due and payable. If the Obligations become so due and payable, I understand and acknowledge that the Lender may instruct Edward Jones to liquidate securities or assets that were pledged as collateral in an amount sufficient to satisfy outstanding Obligations. Further terms governing treatment of Reserve Line Advances as applicable are provided in the Reserve Line Agreement, and such Reserve Line may only be available when selecting certain account features and account types.

Further terms governing this limited purpose relationship are provided in the Edward Jones Limited Services Supplement herein.

(b) **Survival.** Termination of this Services Agreement shall not alter the liabilities or obligations of the parties incurred prior to such termination. The provisions of Sections 2(a), 3, 4, 7, 9(c), 14, 15, 16, 17, 18, 19, 20, 23 and 24 shall survive the termination of this Services Agreement.

## 16. Scope of the Services Agreement

I acknowledge that this Services Agreement and any supplement hereto, as well as my Account Agreement and the Brochure, as amended from time to time, constitute the full and entire understanding between the parties. I agree that Edward Jones may amend terms and conditions or services related to my Account at any time, including fees and charges for my Account. Edward Jones will notify me of any material changes by mail, email, posting such changes online or by any other means permitted by law, including a notification on my statement, or directing me to the Edward Jones website to review details of a change. The effective date of the modification will be thirty (30) days from the date of notification or such other date specified by Edward Jones. If I do not give Edward Jones a written notice that I am objecting to the modification or change within thirty (30) days or such other date specified by Edward Jones, my continued use of the Account after the effective date of any amendment will constitute my acceptance and consent to such modification or change.

In the event of an inconsistency or discrepancy between this Services Agreement and any other agreement or document, the following rules shall be used to resolve the inconsistency or discrepancy: (a) if the inconsistency or discrepancy relates to the services provided under this Services Agreement, then the terms of this Services Agreement shall govern; or (b) if the inconsistency or discrepancy relates to a particular account type, additional service, or negotiated fee arrangement, then the terms of the agreement or document for that account type, service, or negotiated fee arrangement shall govern.

## 17. Severability/Governing Law

Except to the extent preempted by federal law, I agree that this Services Agreement and all amendments to this Services Agreement, their validity, effect, construction, administration and application, and the parties' respective rights and duties, shall be governed by the laws of the State of Missouri without giving effect to any contrary choice of law or conflict of laws provisions. If any provision of this Services Agreement is or becomes invalid or unenforceable for any reason, this shall not affect the validity or enforceability of any other provision of this Services Agreement.

## 18. Notices, Disclosures and Communications

Any notices, disclosures or communications may be (a) mailed first class or sent by commercial express courier service to me at the last address in Edward Jones' records, and to Edward Jones at 12555 Manchester Road, St. Louis, Missouri 63131; (b) sent by email to me at the last email address in Edward Jones'

records; (c) sent by text message to me at the last phone number in Edward Jones' records; (d) personally delivered to me; or (e) posted on Edward Jones' public website if allowed by applicable law. Any such notice mailed (i) to me shall be effective when mailed, whether actually received or not; and (ii) to Edward Jones shall be effective when actually received. Notice sent by email or text message is effective when sent; notice by personal delivery is effective when delivered; and notice by posting to Edward Jones' website is effective on the date posted. Edward Jones may, in its sole discretion and to the extent permitted by applicable law, provide or accept notice in any other form, such as orally or by telephonic or electronic media. There are important disclosures and policies of Edward Jones that apply to my Account. These disclosures and policies are subject to change without notice to me at any time and can be obtained from my financial advisor or on Edward Jones website at [www.edwardjones.com/disclosures](http://www.edwardjones.com/disclosures).

## 19. Indemnification

I agree to indemnify and hold Edward Jones (and the appointed Overlay Manager, SMA manager(s), and Executing SMA Manager(s) as applicable) harmless from any causes of action, claims, expenses or liabilities that might be asserted by me or any third party against Edward Jones (and the appointed Overlay Manager, Executing SMA Manager(s) and SMA manager(s) as applicable) by reason of my actions or omissions related to this Services Agreement. Notwithstanding the foregoing, nothing contained in this section or elsewhere in this Services Agreement shall constitute a waiver by me of any of my legal rights under applicable federal or state law or any other laws whose applicability is not permitted to be contractually waived.

## 20. Conditions beyond Edward Jones' Control ("Force Majeure")

I agree not to hold Edward Jones (and the appointed Overlay Manager, SMA manager(s), and Executing SMA Managers as applicable) liable for any loss to me caused directly or indirectly by war, terrorism, civil unrest, natural disaster, extraordinary weather conditions, epidemics and pandemics, government restrictions, interruptions of communications, exchange or market rulings, labor unrest or strikes, or other conditions beyond the control of Edward Jones (and the appointed Overlay Manager, Executing SMA Managers and SMA manager(s) as applicable).

## 21. Use of Electronic Systems and Third-Party Data

**Use of any electronic systems to access my Account information is at my sole risk. Neither Edward Jones nor its vendors providing data, information or other services, including, but not limited to, any exchange (collectively, "Service Providers"), warrant that the service will be uninterrupted, error-free or free from viruses or other harmful effects. Edward Jones does not make any warranty as to the accuracy of information obtained from any of these**

**systems. Edward Jones will not be liable in any way to me or to any other person for any loss or damage arising from failure, inaccuracy, error or delay in transmission or delivery or omission of any data, information or message; or nonperformance, interruption in data due to neglect or omission by it or any Service Provider or any "Force Majeure" event, as defined above. Edward Jones will from time to time provide me with market data as well as periodic valuations of securities and/or other financial investments held in my Account. Such data is obtained from third-party service providers Edward Jones has selected. I understand and agree that Edward Jones has no liability to me for errors, delays, omissions in or interruption of such data.**

## 22. Client Representations and Warranties

I agree to the following:

- (a) I am a natural person of legal age with the ability to enter into this Services Agreement or the representative of an entity with the authority to enter into this Services Agreement.
- (b) I will hold Edward Jones harmless for following direction and/or authorization I have given in other controlling agreements for Edward Jones to use the funds and/or assets in my Account to satisfy debts and/or fees that I have incurred under such agreements. I understand such authorization could result in the sale of assets in my Account if my Account does not contain sufficient cash or money market fund balances to pay the incurred debt and/or fees. I agree to hold Edward Jones harmless if the sales of assets in my Account to satisfy the debts and/or fees incurred under these other controlling agreements triggers a rebalance of my Account or if such transactions have tax consequences.
- (c) I will review all reports and other notifications, account statements, and confirmations, provided by Edward Jones in connection with my Account for accuracy within ten (10) calendar days of receiving the documents and will notify Edward Jones in writing of any inaccuracy. All reports, statements, confirmations, and cash balances shall be deemed conclusive if not objected to within ten (10) calendar days of receipt.
- (d) I will notify Edward Jones promptly in the event of a change to my address, email or phone number.
- (e) Eligible investments can be purchased directly through other options, including through a brokerage account, subject to sales charges and/or commissions. The IAP Fee would therefore not be assessed, making a brokerage account generally a lower-cost alternative for the long-term investor. By choosing IAP, I believe the investment advisory and other services provided under this Services Agreement will add value to my overall investment experience that reasonably justifies the additional expenses.
- (f) Edward Jones will not provide legal, accounting or actuarial advice, nor will Edward Jones prepare any legal, accounting or actuarial documents. I should consult with my legal or tax

professional about the consequences of investing in securities through IAP.

- (g) An investment's past performance is not a guarantee of future performance, and I may incur losses in my Account. I have considered the possibility of losing money before deciding to participate in IAP.
- (h) The Goal Portfolio Objective, if applicable, and Account Portfolio Objective chosen by me meet my needs in view of my overall financial situation.
- (i) Recommendations given to me may be different from the recommendations given to other clients participating in IAP or the same Strategy, even if those clients have the same Account Portfolio Objective.
- (j) An investment model chosen by me, if applicable, in my Account meets my needs in view of my overall financial situation.
- (k) Edward Jones (and my financial advisor, the appointed Overlay Manager and Executing Manager, if applicable) makes no representation as to how quickly funds added to my Account or proceeds from the sale of investments, including redemption proceeds, may be reinvested. I understand that in such circumstances, my assets may not be fully invested and may be subject to market risk between the redemption date and the reinvestment of the assets.
- (l) If enrolled in the TLH service, I agree that there is no guarantee Edward Jones will harvest any capital losses. I understand that the TLH service does not constitute tax advice and is not a substitute for tax and/or legal professional advice. I will consult a tax and/or legal professional with respect to the TLH service, as well as on an ongoing basis, to determine how the wash sale rules or other tax rules apply to the trading activity in my Account(s), other account(s) at Edward Jones, in other accounts at other financial institutions and/or transactions involving any of my other asset(s) or investment(s). I will also consult with such tax and/or legal professional to understand the benefits as well as the risks and responsibilities associated with the TLH service.

## 23. Conduct of Edward Jones Not Waiver

Edward Jones' failure to insist at any time upon strict compliance with this Services Agreement or with any of its terms or any continued course of such conduct on Edward Jones' part shall not constitute or be considered a waiver by Edward Jones of any of its rights hereunder.

## 24. Privacy Notice

I understand that information about the protection, handling and sharing of any non-public personal information can be found in the Edward Jones Privacy Notice provided to me at Account opening.

## 25. Arbitration Agreement

### (a) THIS SERVICES AGREEMENT CONTAINS A BINDING PRE-DISPUTE ARBITRATION CLAUSE THAT MAY BE ENFORCED BY THE PARTIES.

By signing the associated account authorization and agreement form, I agree as follows:

1. All parties to this Services Agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
2. Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
3. The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
4. The arbitrators do not have to explain the reason(s) for their award unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least twenty (20) days prior to the first scheduled hearing date.
5. The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
6. The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible in arbitration may be brought in court.
7. The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this Services Agreement.

Except as otherwise expressly provided below, any controversy arising out of or relating to any of my Account(s) from its inception, business, transactions or relationships I have now, had in the past, or may in the future have with Edward Jones, its current and/or former officers, directors, partners, agents, affiliates and/or employees, this Services Agreement, or to the breach thereof, or transactions or accounts maintained by me with any of Edward Jones' predecessor or successor firms by merger, acquisition or other business combinations, shall be settled by arbitration in accordance with the FINRA Code of Arbitration Procedure rules then in effect. My demand for arbitration shall be made within the time prescribed by those rules and will be subject to the applicable state or federal statutes of limitations as though filed in court. Judgment upon any award rendered by the arbitrators may be entered in any court having jurisdiction thereof.

To the extent permitted by law, the exclusive jurisdiction for any such controversy that is not arbitrable under this Services Agreement shall be the Circuit Court of St. Louis County, State of Missouri, or the United States District Court for the Eastern District of Missouri, and I consent to the jurisdiction of such courts.

**(b) Class Actions.** No person shall bring a putative or certified class action to arbitration, nor seek to enforce any pre-

dispute arbitration agreement against any person who has initiated in court a putative class action, or who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (1) the class certification is denied; (2) the class is decertified; or (3) the customer is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this Services Agreement except to the extent stated herein.

# Edward Jones Limited Services Supplement

This Limited Services Supplement (“Supplement”) is part of my Services Agreement. Unless otherwise defined in this Supplement, defined terms have the same meaning as in my Services Agreement. In the event any provision in this Supplement conflicts or is inconsistent with any provision of this Services Agreement, the provisions of this Supplement shall control for matters or services related to this Supplement.

## 1. Scope of Limited Services Supplement

This Supplement will only come into force and apply to me in the event that this Services Agreement is terminated, in accordance with Section 14 of this agreement.

## 2. Client Representation and Warranties

I am a natural person of legal age with the ability to enter into this Supplement or the representative of an entity with the authority to enter into this Supplement. The information I have provided to Edward Jones in connection with my account is current, accurate, truthful and complete. Unless I have notified Edward Jones to the contrary, I am not an employee of: (a) the Financial Industry Regulatory Authority, Inc. (“FINRA”); (b) any stock exchange; (c) any member firm of any exchange; (d) a bank; (e) a trust company; or (f) any member firm of FINRA. If I become so employed, I agree to notify Edward Jones of that employment promptly after becoming so employed.

## 3. Identity Verification

I understand that federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. I will supply Edward Jones with truthful information to allow Edward Jones to identify me and will supply additional information reasonably requested by Edward Jones to verify my identity. I (in my individual or representative capacity) authorize Edward Jones to obtain consumer credit reports and other information, as necessary, to determine whether to establish my account or, after the account is opened, whether to maintain that account or decline, restrict or discontinue certain services. Edward Jones will, upon written request made by me within a reasonable time, furnish the names and addresses of any of the consumer credit reporting agencies from which Edward Jones obtained any consumer credit reports.

## 4. Beneficial Owners and Authority to Act

No persons other than those I have identified to Edward Jones in connection with the opening of this account have a beneficial ownership or other interest in the account. No persons other than those signing the Services Agreement are authorized to act on behalf of the account unless a separate trading authorization or power of attorney has been provided to and accepted by Edward Jones. I will not assign or otherwise encumber assets held in my account as security for any obligation, other than as provided in my Services Agreement.

## 5. Investments and Instructions

I understand and agree that I can hold only investments approved by Edward Jones as “hold eligible”. Edward Jones, at its discretion, can modify eligible investments at any time. If Edward Jones notifies me that an investment may no longer be held in my account, I agree to remove the investment from my account within the time frame determined by Edward Jones. I agree that if I do not provide instructions to remove the investment, Edward Jones has the right to liquidate or distribute that investment to me and/or terminate my account in accordance with the terms of this Supplement. I understand that distribution of such an investment may result in adverse tax consequences.

Redemption fees or sales charges may be assessed upon the liquidation or redemption of securities. I understand that these fees and expenses may negatively affect my investment performance. I am responsible for all trading and investment decisions in my account. Unless otherwise provided for under this Supplement, Edward Jones does not have authority for any trading or investment decisions in my account. I understand that Edward Jones will not monitor my account, but may provide me nondiscretionary broker-dealer services as described in my Services Agreement and this Supplement.

When selling or exchanging securities, I authorize Edward Jones to act either as agent on my behalf, or as principal for its own account, except as prohibited by law or regulation.

## 6. Restricted Securities

It is my obligation to ensure that any transaction I effect complies with all applicable laws and regulations. I agree to notify Edward Jones if my account contains restricted or encumbered securities and understand that transactions involving restricted securities may take longer to process than transactions involving freely tradable and/or unrestricted securities. I agree that Edward Jones will have no responsibility for any losses I may incur due to such processing delays, except as prohibited by law or regulation.

## 7. Payment for Transactions

I agree to pay for all transactions no later than the settlement date. Edward Jones may require me to prepay for any order. Edward Jones shall have a general lien on all assets I may have in any Edward Jones accounts, either singly or in which I have a beneficial interest, and may without notice to me or any co-owners liquidate or transfer any such assets in order to satisfy any indebtedness I may have to Edward Jones or to relieve Edward Jones of any risk of a deficit existing in any of my accounts. I shall be liable for any remaining deficiency in any of my accounts. Edward Jones may conduct all transactions for me in accordance with reasonable commercial practices.

## 8. Brokerage Instructions on Account Transactions

I acknowledge that Edward Jones does not generally accept trade instructions sent via electronic mail, text message or any other electronic medium, or provided as a recording such as voicemail, and agree not to give instructions in this manner. I agree Edward Jones may at any time, in its sole and absolute discretion, restrict trading, disbursements, deposits or transfers, or refuse to take an action in my account.

## 9. Prospectuses and Proxies

Unless instructed otherwise by me in writing, Edward Jones shall deliver to me all prospectuses and proxies that may come into Edward Jones' possession by reason of its holding of securities in my account in accordance with the standards of the Securities and Exchange Commission ("SEC") and FINRA. Additionally, unless instructed otherwise by me, Edward Jones shall release my name, address and security position(s) to requesting issuers for securities held in my account in accordance with the standards of the SEC.

I am solely responsible for voting proxies arising from any securities held in my account. I understand and agree that Edward Jones will not take any action and will not render any advice regarding how to vote proxies arising from any securities held in my account.

## 10. Order Execution and Routing Practices

The SEC has rules to improve public disclosure of order execution and routing practices. Edward Jones' quarterly order execution statistics are available at [www.edwardjones.com/orderrouting](http://www.edwardjones.com/orderrouting). Upon request, Edward Jones will also provide me with specific information, including time of execution and the identity of the market center to which my order was routed for execution.

## 11. Brokerage Compensation to Edward Jones

In the event Edward Jones or I terminate my advisory relationship and Edward Jones acts in a broker-dealer capacity pursuant to the terms of this Services Agreement, in addition to its other forms of compensation, Edward Jones will be entitled to charge me brokerage account fees and/or service fees. Those fees are disclosed in the schedule of fees applicable to my account. The current schedules of fees can be found on Edward Jones' website at [www.edwardjones.com/accountfees](http://www.edwardjones.com/accountfees). Edward Jones may also receive additional compensation as is reflected in prospectuses or pursuant to product agreements or through other arrangements with third parties. Information concerning additional compensation Edward Jones may receive in connection with my account can be found on Edward Jones' website at [www.edwardjones.com/regbidisclosures](http://www.edwardjones.com/regbidisclosures). I acknowledge that I have access to and have had the opportunity to review such disclosures. I agree to pay all fees when due. If I do not pay a fee

when due, I authorize Edward Jones (without otherwise limiting Edward Jones' rights) to deduct the fee amount from any cash or money market balance in my account, or by liquidating any securities held in my account in an amount sufficient to satisfy the amount of the fee due and owing.

## 12. Cash Balances

Uninvested cash balances in my account will be automatically swept into the Money Market Fund according to my previous elections and authorizations relating to the treatment of cash balances and further subject to the Account Agreement regarding uninvested funds, as this account will no longer be an investment advisory Account. I understand and agree that the Money Market Fund is offered by an Edward Jones affiliate and, as a result, Edward Jones has a financial incentive to select the Money Market Fund as the available cash option, instead of a third-party cash product.

## 13. Binding Effect, Death, Incompetence, Disability, Succession

This Services Agreement and Supplement supersede any prior agreement of the parties, and its terms shall be binding upon my heirs, beneficiaries, personal representatives, agents, estate, executors, successors, administrators, assigns, trustees and conservators ("Successors") as to all matters involving my account with Edward Jones, including, but not limited to, the terms relating to arbitration.

### (a) Form of Account Ownership and Distribution of Account Assets.

Edward Jones is instructed to maintain the account in the form of ownership and survivorship I have indicated on the account authorization and agreement form. Such action may result in a different distribution of the assets in the account upon the death of the owners than would be prescribed by the law of intestacy. My signature on the account authorization and agreement form acknowledges my understanding of and intention to make such a designation. This selection is legally binding upon the survivorship rights of the owners of this account.

**(b) Death of an Account Owner.** In the event of the death of any account owner, the Successors to the account owner shall immediately give Edward Jones written notice of the death of any of the owners. The estate of any or each deceased account owner, as well as each surviving account owner, shall be liable, jointly and severally, to Edward Jones for any debt or loss in this account resulting from the completion of transactions initiated prior to Edward Jones' receipt of such a written notice of death, incurred in the liquidation of the account, or taxes or other expenses becoming a lien or charge against the account as the result of the death of any owner (or through the exercise by his or her estate or other representatives of any rights in the account). This provision shall not release the decedent's estate from any liability provided for in this agreement. Edward Jones may, before or after receiving written notice of the death of an

Account owner, initiate proceedings, require documents, retain assets and/or restrict transactions in the account as it may deem advisable to protect Edward Jones against any tax, liability, penalty or loss under any present or future laws, regulations or business practices. I agree that in the event of my death, incompetency or disability, I and/or my Successors hold Edward Jones harmless from any and all liability it may incur for continuing to operate as though I were alive and competent until Edward Jones is notified in writing by Successors of such death or incompetency. Notwithstanding the foregoing, in the event of my death, incompetency or disability, Edward Jones may liquidate, restrict or terminate services to my account without prior notice to or demand upon my Successors.

## 14. Termination of Brokerage Relationship

Edward Jones has the right to terminate any brokerage services provided hereunder for any reason at any time. Upon termination of the brokerage services, Edward Jones will liquidate all holdings within such brokerage accounts and mail me a check for any proceeds, less any fees or other obligations owed to Edward Jones.

## 15. Investor Education and Account Protection

FINRA BrokerCheck, formally known as the FINRA Public Disclosure Program, allows investors to learn about the professional background, business practices and conduct of FINRA member firms and their associated persons. The telephone number for FINRA BrokerCheck is 800-289-9999, and the website is FINRA.org. An investor brochure that includes information describing FINRA BrokerCheck is also available on request. To obtain information about account protection that the Securities Investor Protection Corporation (“SIPC”) provides, including an explanatory SIPC brochure, visit [www.sipc.org](http://www.sipc.org) or call 202-371-8300.

## 16. Business Continuity

Edward Jones has a business continuity plan (“BCP”) to allow Edward Jones to continue serving clients and provide them with access to their funds and securities in the event of a disaster. If any of Edward Jones’ facilities are damaged or otherwise inaccessible as a result of a disaster, Edward Jones associates affected by such event would work from different areas of the same location or from alternate locations controlled by Edward Jones. Edward Jones has data centers in two geographically distinct locales. In the event one data center is damaged in a disaster, Edward Jones would move technological support and processing to the unaffected data center, with an expected short-term interruption in operations. Edward Jones’ response to a significant business disruption is dependent upon the response of third parties, and Edward Jones cannot guarantee that a significant business disruption will not impact its operations. In the event of a significant business disruption, I can obtain

information about the status of my account(s) and access to my funds and securities by contacting my financial advisor or Edward Jones Client Relations at 800-441-2357. Any updates to the Edward Jones BCP will be posted on Edward Jones’ website at [www.edwardjones.com/disclosures](http://www.edwardjones.com/disclosures).

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