

# Schedule of Fees for Individual Retirement Accounts

(Traditional/SEP, Roth and SIMPLE IRAs held at Edward Jones)

| Annual account fee <sup>1,2,3,4</sup>                              |                                                                                                             |
|--------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------|
| Traditional and Roth Individual Retirement Accounts (IRAs)         | \$75.00 per calendar year, not prorated                                                                     |
| SEP and SIMPLE IRAs                                                | \$40.00 per calendar year, not prorated                                                                     |
| Account services <sup>5</sup>                                      |                                                                                                             |
| Cash interest                                                      | No charge                                                                                                   |
| Estates service fee<br>(charged for the re-registration of assets) | \$100.00                                                                                                    |
| Total transfer of an account                                       | \$95.00                                                                                                     |
| Money market accounts and access services <sup>1,2</sup>           |                                                                                                             |
| Edward Jones Money Market Fund Investment Shares                   | \$3.00 per month if average monthly balance falls below \$2,500.00                                          |
| Edward Jones Money Market Fund Retirement Shares                   | \$3.00 per month if average monthly balance falls below \$1,500.00                                          |
| Additional services and fees                                       |                                                                                                             |
| Returned check                                                     | \$25.00                                                                                                     |
| Returned ACH payment                                               | \$25.00                                                                                                     |
| Stop payment request                                               | \$20.00                                                                                                     |
| Same-day ACH fee <sup>1,2</sup>                                    | \$5.00                                                                                                      |
| Overnight delivery fee <sup>1</sup>                                | \$25.00                                                                                                     |
| Wire transfer fee (domestic only) <sup>1</sup>                     | \$25.00                                                                                                     |
| Wire transfer fee (international)                                  | \$100.00                                                                                                    |
| Annual private investment fee <sup>2</sup>                         | Minimum \$50.00 per calendar year per position held in the account. Additional fees and expenses may apply. |
| Dividend reinvestment <sup>1</sup>                                 |                                                                                                             |
| Reinvestment into stock <sup>2</sup>                               | 2% of reinvestment amount                                                                                   |
| Reinvestment into mutual funds                                     | Normal transaction fees                                                                                     |
| Dollar cost averaging                                              |                                                                                                             |
| Systematic purchase of stocks                                      | 2% of investment amount (\$5.00 minimum)                                                                    |
| Systematic purchase/sale/exchange of mutual funds                  | Normal transaction fees                                                                                     |

All fees are subject to change without notification. The current version of the Schedule of Fees for IRAs can be found at [edwardjones.com/disclosures](http://edwardjones.com/disclosures).

1 The fee does not apply to Edward Jones investment advisory accounts.

2 The fee is waived for pricing groups with \$250,000 or more in assets under care. For details, visit [www.edwardjones.com/pricing-group](http://www.edwardjones.com/pricing-group).

3 If, on Dec. 31, 2012, Edward Jones served as the broker-dealer of record for your traditional/Roth IRA held at the mutual fund company and you subsequently transferred that IRA into a new Edward Jones traditional/Roth IRA, your annual IRA fee will be the lesser of \$10 or the annual IRA fee you were charged by the mutual fund company. This fee applies as long as you remain invested in the original mutual fund family or in a cash equivalent. If you purchase other investments within your Edward Jones IRA or combine IRAs from different mutual fund companies into one Edward Jones IRA, you will be charged the Annual Account Fee listed above.

4 Additional Traditional and Roth IRAs of the same individual will be charged a \$75 annual fee, additional SEP and SIMPLE IRAs of the same individual will be charged a \$40 annual fee, and individual participant SEP accounts where the client's employer SEP account is not at Edward Jones will be treated as a Traditional IRA with a \$75 annual fee.

5 The fee may be waived in certain circumstances. Edward Jones retains the right to charge the fee if the account balance is less than the amount of the fee.

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