



Important information about doing business with Edward Jones

Edward Jones wants you to fully understand your rights as an investor as well as the legal and regulatory environment within which our business operates. We believe that the best investor is a well-informed investor. We ask that you read the below sections of this notice carefully:

Financial
disclosure
statement

Mutual fund
and 529 plan
revenue
sharing
disclosure

Understanding
our
compensation

Other
important
disclosures

If you have any questions, please contact your financial advisor or our Client Relations department at 800-441-2357. You may find additional information on our website, edwardjones.com.

1. Financial disclosure statement

As of July 25, 2025, Edward Jones had net capital of \$1,039 million, which was \$968 million in excess of the required regulatory minimum.

You may obtain a free copy of Edward Jones' Statement of Financial Condition (updated as of the end of June and December each year) by calling our Client Relations department at 800-441-2357, or by visiting edwardjones.com/financialreports.

A copy of the Statement of Financial Condition is also available for examination at the Chicago regional office of the U.S. Securities and Exchange Commission (SEC), at Edward Jones' principal office at 12555 Manchester Road, St. Louis, MO 63131, or at your local branch office.

2. Mutual fund and 529 plan revenue sharing disclosure

Edward Jones receives payments known as revenue sharing from certain mutual fund companies, 529 plan program managers and insurance companies (collectively referred to as "product partners"). Virtually all of Edward Jones' transactions relating to mutual funds, 529 plans and annuity products involve product partners that pay revenue sharing to Edward Jones. We do not receive revenue sharing payments on assets within investment advisory programs. We want you to understand that Edward Jones' receipt of revenue sharing payments creates a potential conflict of interest in the form of additional financial incentive and financial benefit to the firm, its financial advisors and equity owners in connection with the sale of products from these product partners. For more information about revenue sharing, including a list of product partners who paid revenue sharing in the year ended December 31, 2024, please visit: edwardjones.com/revenue-sharing.

3. Understanding our compensation

Understanding our brokerage and investment advisory services

The Edward Jones Client Relationship Summary contains important information about the types of brokerage and advisory services we offer. For additional information about our brokerage services and important Regulation Best Interest disclosures, see the Important Information About Our Brokerage Services document. These disclosures are available at edwardjones.com/regbidisclosures.

Understanding how we are compensated for financial services

For information regarding the fees, commissions, conflicts of interest and other payments earned by Edward Jones and our financial advisors, please visit edwardjones.com/compensationdisclosure.

Understanding mutual fund breakpoints

For information about mutual fund sales charges, expenses, management fees and breakpoint discounts, please visit edwardjones.com/accountfees.

Understanding shareholder accounting fees

Edward Jones has entered into shareholder accounting agreements with many mutual fund companies, including all of our strategic mutual fund families, to perform certain services for the mutual fund companies. Virtually all of Edward Jones' transactions relating to mutual funds and 529 plans involve product partners that pay shareholder accounting fees to Edward Jones. We want you to understand the receipt of these fees creates a potential conflict of interest in the form of an additional financial incentive and benefit to us, our financial advisors and equity owners in connection with the sale of products from these product partners. If we receive shareholder accounting fees on assets within investment advisory programs, we credit the amounts received back to client accounts. For the year ended Dec. 31, 2024, Edward Jones earned \$466 million in shareholder accounting fees, which represented approximately 2.9% of the total revenue for JFC and its affiliates.

When performing shareholder accounting services, Edward Jones holds a pooled account with a mutual fund company that represents all of our clients' holdings in the fund. Under a shareholder accounting agreement, Edward Jones agrees to perform certain transfer agent support services, thereby relieving the mutual fund company or its transfer agent from having to perform these functions. These services may include tracking the holdings of a fund for an individual client and distributing dividends and shareholder information for the mutual fund company; facilitating purchases, redemptions and exchanges; and responding to client inquiries regarding their mutual fund holdings. Mutual fund companies pay Edward Jones up to \$19 per mutual fund position or up to 25 basis points (.25%) of total invested assets in the mutual fund annually for these services. Therefore, if you own multiple funds offered by mutual fund families for which we have a shareholder accounting agreement, we will receive payment for each individual mutual fund.

A portion of the shareholder accounting fees received on brokerage accounts is also received from the Edward Jones Money Market Fund of which Edward Jones owns directly or indirectly 100% of the investment adviser to the fund. For additional information on a particular fund's payment and compensation practices, please review the fund's prospectus and statement of additional information, which

can be obtained from your local Edward Jones financial advisor and should be read carefully before investing. More information and a complete listing of companies from which Edward Jones earns shareholder accounting compensation can be found on our website. For this, as well as information regarding revenue sharing payments and inforce contract service compensation, please go to edwardjones.com/disclosures.

Understanding inforce contract service fees

Edward Jones has entered into inforce contract service agreements with certain insurance companies to maintain technology and provide other administrative services in support of certain issued and outstanding insurance contracts. We receive payments for providing these services. We want you to understand the receipt of these payments creates a potential conflict of interest in the form of an additional financial incentive and benefit to us, our financial advisors and equity owners in connection with these contracts. For the year ended December 31, 2024, Edward Jones earned \$64.2 million in inforce contract service payments, which represented approximately 0.4% of the total revenue for JFC and its affiliates.

Inforce contracts are defined as previously sold insurance policies with Edward Jones identified as the agent/broker of record. Edward Jones agrees to maintain technology and provide other administrative services in support of this existing business. This support may include facilitating communication between the insurance company and Edward Jones' operation and service support personnel; receiving and storing contract descriptions and other contract information from the insurance company; maintaining and using the systems and processes necessary to facilitate certain client transactions; and retaining the necessary operational staff to provide support to Edward Jones' financial advisors to support clients with insurance contracts.

In exchange for the support outlined above, insurance companies generally pay Edward Jones as follows: up to 25 basis points (.25%) of total invested assets in the inforce variable annuity contracts annually (for example, if a variable annuity contract had a value of \$10,000, Edward Jones would be paid up to \$25 by the insurance company) and up to \$12 per inforce fixed or immediate annuity contract annually. If you own multiple insurance contracts in which we have an inforce contract service agreement, we will receive payment for each individual contract.

For additional information on a particular variable annuity contract's payment and compensation practices, please review the prospectus and statement of additional information. Investors should carefully consider the investment objectives, risks, and charges and expenses of the variable annuity contract before investing. A prospectus containing this and other information can be obtained from

your local Edward Jones financial advisor and should be read carefully before investing.

More information and a complete listing of companies from which Edward Jones earns inforce contract service compensation can be found on our website. For this, as well as information regarding revenue sharing payments and networking and shareholder accounting compensation, please go to edwardjones.com/disclosures.

4. Other Important Disclosures

Account protection

The Securities Investor Protection Corporation (SIPC) provides up to \$500,000 of protection for eligible securities in brokerage accounts held in each separate capacity, including a maximum of \$250,000 for cash awaiting reinvestment. Edward Jones purchases additional protection from Underwriters at Lloyd's. The aggregate firmwide limit for all claims under this supplemental policy is \$900 million with a limit per account of \$1.9 million for uninvested cash balances (money market fund investments are covered as securities). This policy only covers losses due to theft, misplacement, destruction, burglary, embezzlement or abstraction. Market losses are not covered by SIPC or the additional protection. For more information about SIPC, including an explanatory SIPC brochure, visit sipc.org or call 202-371-8300.

The FINRA public disclosure program

The best investor is a well-informed investor, and that includes being educated about your rights. The Financial Industry Regulatory Authority (FINRA) has a public disclosure program that can help keep you informed about the securities industry and your rights as an investor.

If you would like information about the program, call FINRA's BrokerCheck help line at 800-299-9999 or visit finra.org/investors.

Municipal securities rulemaking board investor brochure

Edward Jones is registered with the U.S. Securities and Exchange Commission and the Municipal Securities Rulemaking Board (MSRB). To access an investor brochure that describes the protections that may be provided by the MSRB rules and how to file a complaint with an appropriate regulatory authority, visit the MSRB's website, MSRB.org.

Order execution and routing practices

The SEC has rules to improve public disclosure of order execution and routing practices. Edward Jones' disclosure of order routing information and execution reports are available at edwardjones.com/us-en/disclosures/account-features-service-terms/equities, disclosure of order routing information reports are also available on FINRA's public website at finra.org/finra-data/606-nms-data. Upon

request, we will also provide you with detailed order information, including time of execution and the identity of the market center to which your order was routed for execution.

Rights to your free credit balances

Your free credit balances are payable on demand. You may require us to liquidate your bank deposit or money market fund balance. We will then disburse the proceeds to you or place them in your securities account. Your instructions must be made during normal business hours and are subject to terms and conditions of your account agreement.

We may, in our sole discretion, pay you interest on free credit balances, provided the funds in your account are awaiting reinvestment. If you currently maintain free credit balances in your account solely for the purpose of receiving credit interest and don't plan to invest the funds in the future, we reserve the right to stop paying interest on those balances or to take any additional necessary action with respect to those balances. Contact your financial advisor to discuss your options.

Cash requests

When you make a cash request from an Advisory Solutions UMA, Advisory Solutions Fund Model or Guided Solutions Fund Model account, you authorize Edward Jones to redeem or sell any assets in the account in an amount necessary to facilitate such request.

Margin disclosure statement

Securities purchased on margin are the firm's collateral for the loan to you. If the securities in your account decline in value, so does the value of the collateral supporting your loan, and, as a result, the firm can take action, such as issue a margin call and/or sell securities or other assets in any of your accounts held with the firm, in order to maintain the required equity in the account. It is important that you fully understand the risks involved in trading securities on margin. These risks include the following:

- **You can lose more funds than you deposit in the margin account.**
- **The firm can force the sale of securities or other assets in your account(s).**
- **The firm can sell your securities or other assets without contacting you.**
- **You are not entitled to choose which securities or other assets in your account(s) are liquidated or sold to meet a margin call.**

- **The firm can increase its “house” maintenance margin requirements at any time and is not required to provide you advance written notice.**
- **You are not entitled to an extension of time on a margin call.**

Securities that are held in a margin account or Personal Line of Credit, and are not paid for in full, may be pledged as collateral or loaned. Edward Jones may receive compensation from such pledge/loan activities. Edward Jones will not pledge as collateral or lend paid-for-in-full securities.

Statement of credit terms

The current terms and conditions governing interest charges on your customer loan account with Edward Jones can be found at edwardjones.com/disclosures.

Notice of selection procedures for partial redemptions or calls

Certain securities may be called or redeemed, in part or in whole, prior to maturity. For information on the firm's selection procedures in the event of partial redemptions or calls by issuers of such securities, please visit edwardjones.com/selectionprocess. Upon request, we will provide you with a hard copy of these selection procedures.

Wyoming Social Objective Disclosure

As a resident of Wyoming, we are providing you this notice in accordance with amendments to Wyo. Admin. Code 002.1127. Edward Jones and/or your financial advisor may, in furtherance of your preferences, incorporate one or more social objectives into: (a) discretionary investment decisions for your account(s); (b) recommendation(s) or advice for the purchase or sale of a security; or (c) Edward Jones' or your financial advisor's selection, or recommendation or advice regarding the selection, of a third-party manager or subadvisor to manage the investments in your account(s). Social objectives include consideration of any of the following criteria: (a) international, domestic, or industry agreements relating to environmental or social goals; (b) corporate governance structures based on social characteristics; and (c) social or environmental goals.