Understanding how we are compensated for financial services

Dollar Cost Averaging ("DCA")

What is DCA?
DCA is a service that allows you to automatically invest a certain amount of money each month into a stock, exchange-traded fund (ETF), a mutual fund or an annuity. For more information, please see www.edwardjones.com/systematicinvesting.

How are we paid for our services?

Stocks and ETFs

When you automatically buy stocks or ETFs, you pay 2% of the principal amount or a $5 fee, whichever is greater. If you systematically sell out of a stock or ETF, you pay 2% of the amount you are selling or a $5 fee, whichever is greater. Dollar Cost Averaging fees do not apply to Guided Flex Accounts. For example, if you invest $1,000 per month into a stock, your DCA fee would be $20 per month, leaving $980 available for investment.

Mutual Funds and Annuities

If you systematically buy or sell a mutual fund or an annuity, you pay the price as determined by the prospectus. For more information, please see www.edwardjones.com/systematicinvesting.

How is your financial advisor compensated?
For stocks and ETFs, your financial advisor receives a percentage of the DCA fee you pay. For mutual funds and annuities purchased through the DCA service, your financial advisor receives a percentage of the sales charge, if any. Your financial advisor also receives a portion of any ongoing payments provided by distribution and/or service fees (12b-1 fees) paid to Edward Jones. Revenue that Edward Jones receives from revenue sharing and shareholder accounting fees affects our overall profitability and thus may affect any branch bonus your financial advisor receives.