


# Understanding my statement

Every financial services provider is required to send you an account statement. But at Edward Jones, we want to do much more than simply what's required. We view your statement as an essential source of information for your decision-making. The easier it is for you to understand your statement, including the customization we offer, the more empowered you'll be to make decisions for your future.




**Edward Jones**  
MAKING SENSE OF INVESTING

Portfolio for John Smith

Financial Advisor Joe Q. Advisor, 123-456-7890  
1234 Investment Ave, St. Louis, MO 12345

Statement Period Sep 1 - Sep 28, 2018



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JOHN SMITH  
1234 STREET  
CITY, ST 58789

**A Financial Strategy as Unique as You**

At Edward Jones, your financial advisor works to understand what's most important to you. He or she will use an established process to build personalized strategies to help you reach your goals. Once you have an investment strategy in place, your financial advisor will partner together with you throughout your life to help keep you on track.

**Portfolio Summary**

Total Portfolio Value	
<b>\$61,664.04</b>	
1 Month Ago	\$81,229.57
1 Year Ago	\$42,060.89
3 Years Ago	\$2,952.03
5 Years Ago	\$2,000.34

**Protect Yourself against Phishing Schemes**

Email phishing (pronounced fishing) schemes are big business for thieves. In recognition of National Cyber Security Awareness Month, Edward Jones has developed some tips to help you avoid falling victim to such schemes. For tips on protecting yourself, visit [www.edwardjones.com/fraud](http://www.edwardjones.com/fraud).

**Overview of Accounts**

Accounts	Account Holder	Account Number	Value 1 Year Ago	Current Value
Single Account	John Smith	123-45678-1-1	\$3,485.35	\$8,088.98
Individual Retirement Account Select	Jane Smith	012-34567-1-3	\$38,210.54	\$41,925.63
Individual Retirement Account Guided Solutions Fund Account	John Smith	001-23456-1-9	\$0.00	\$10,749.43
<b>Total Accounts</b>			<b>\$41,695.89</b>	<b>\$61,664.04</b>

Although account information is provided on this page, it does not guarantee an actual statement was produced. Refer to your account statement for the exact registration and more specific details regarding each account.

201 Progress Parkway  
Maryland Heights, MO 63043-3042

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## Let's get started!

The following pages answer many of the questions you may have about your account statement. After you read this guide, you will:

- Know the options available for customizing your statement
- Know where to locate specific information on your statement
- Have a better understanding of terms used throughout your statement
- Know where to find additional information

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# What are my accounts' values?

The Portfolio Summary section at the beginning of your statement package includes a total value for all the accounts in your statement mailing group.

Other features of the summary include:

- A list of your investment accounts and their values compared with their values one month ago, one year ago, three years ago and five years ago
- A section for other products and services, including loan balances
- The contact information for your financial advisor displayed in the header, which is also provided on each page of your statement

You'll receive the portfolio summary if you have more than one account in your statement mailing group.



## Portfolio Summary

**Total Portfolio Value**  
\$61,664.04

<b>1 Month Ago</b>	<b>\$81,229.57</b>
<b>1 Year Ago</b>	<b>\$42,690.89</b>
<b>3 Years Ago</b>	<b>\$2,952.03</b>
<b>5 Years Ago</b>	<b>\$2,000.34</b>

Portfolio for John Smith  
 Financial Advisor: Joe G. Advisor, 123-456-7890  
 1234 Investment Ave, St. Louis, MO 12345  
 Statement Period Dep 1 - Sep 28, 2018  
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**A Financial Strategy as Unique as You**  
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**Portfolio Summary**

<b>Portfolio Value</b>	<b>1,664.04</b>
1 Month Ago	\$81,229.57
1 Year Ago	\$42,690.89
3 Years Ago	\$2,952.03
5 Years Ago	\$2,000.34

View of Accounts			
Accounts	Account Holder	Account Number	Value 1 Year Ago Current Value
Single Account	John Smith	123-45678-1-1	\$1,495.35 \$8,988.08
Individual Retirement Account	Jane Smith	012-34567-1-3	\$38,210.54 \$41,925.63
Individual Retirement Account	John Smith	001-23456-1-0	\$0.00 \$10,740.43
<b>Total Accounts</b>			<b>\$41,695.89</b> <b>\$61,664.04</b>

Although account information is provided on this page, it does not guarantee an actual statement was produced. Refer to your account statement for the exact registration and more specific details regarding each account.

2011 Progress Parkway  
 St. Louis, MO 63103-2002  
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## What products and services am I using?

At Edward Jones, we offer many types of investments and services. This section provides information on those you have chosen, such as:

- Loans
- Immediate annuities and annuitized contracts
- Insurance protection

You can find your account numbers, balances, available credit and interest rates (if applicable) on these investments and services.



### Overview of Other Products and Services

Loans and Credit	Account Number	Balance	Approved Credit	Available Credit	Interest Rate
Amount of money you can borrow for John Doe	123-45678-9-0	\$0.00	\$171,097*	\$171,097	4.75%
Annuitized Payments	Annuitized Amount	Payment Type/ Frequency	Payment Date	Payment Amount	Payments since Inception
Nyl Guar Future Income II Dia John Doe Contract # 12345678	\$60,000.00	Fixed/ Monthly	01/23/20XX	\$333.96 **	\$22,709.28

\* Your approved credit is not a commitment to loan funds. It is based on the value of your investment account which could change daily. The amount you may be eligible to borrow may differ from your approved credit. Borrowing against securities has its risks and is not appropriate for everyone. If the value of your collateral declines, you may be required to deposit cash or additional securities, or the securities in your account may be sold to meet the margin call. A minimum account value is required if you have loan features on your account. Your interest will begin to accrue from the date of the loan and be charged to the account. Your interest rate will vary depending on the assets under care of your Edward Jones Pricing Group. For more information on how your interest rate is calculated, contact your financial advisor or please visit: [www.edwardjones.com/disclosures/marginloans](http://www.edwardjones.com/disclosures/marginloans)

\*\* Annuitized Payments are based upon a contract between you and the issuing insurance company to receive fixed, variable or a combination of both payments for a set period of time. These payments may or may not have been deposited at Edward Jones. The above information was obtained from the issuing insurance company and Edward Jones is not responsible for the information's accuracy. Please refer to your contract for complete details.

If you receive a portfolio summary for a given statement period, this information will display in the Overview of Other Products and Services section within your portfolio summary. If you do not receive a portfolio summary, the Summary of Other Products and Services section will display within the body of your statement and provide this information for the given account.

Please note: An available line of credit will display even if you have not chosen to use this service. This amount can fluctuate daily based on the value of your account.

# How am I doing?

When it comes to tracking your progress, you have options. You may select what's best for you via the settings page of Online Access or by contacting your financial advisor.

You may opt to receive:

- Your personal rate of return with or without benchmarks
- The account summary option of your choice
- An income summary
- An estimate of your interest and dividends
- An asset summary

## Personal rate of return

Your personal rate of return measures the performance of your account. It helps you track your progress as you work toward your long-term goals.

### Option 1 – The rate of return

The Rate of Return section displays your personal rate of return for the current quarter, the year to date, the past 12 months, three years annualized and five years annualized. Once you opt to receive this section, you can choose to display it monthly or quarterly (March, June, September and December).



#### Rate of Return

Your personal rate of return for assets held at Edward Jones	This quarter	Year to date	Last 12 months	3 Years annualized	5 Years annualized
	1.22%	1.22%	9.80%	8.74%	11.15%

Your personal rate of return is as of Sept. 21, 2018.

**Your personal rate of return:** Your Personal Rate of Return measures the investment performance of your account. It incorporates the timing of your additions and withdrawals and reflects commissions and fees paid. Reviewing Your Personal Rate of Return is important to help ensure you're on track to achieving your financial goals.

The performance of your investments is tracked since they have been held in the current account, but no earlier than Jan. 1, 2009. This also includes investments you owned during this time period but have since sold. Certain events, including a transfer of an investment between accounts, share class conversion, or change in an investment's identification code (CUSIP) caused by a corporate action, will impact the time frame over which the investment's rate of return is calculated.

Information used to calculate performance may have been obtained from third parties and Edward Jones cannot guarantee the accuracy of such information.

For the most current information, contact your financial advisor or visit [edwardjones.com/rateofreturn](http://edwardjones.com/rateofreturn).

## Option 2 – Rate of return with performance benchmarks

The rate of return performance benchmarks are a general measure of the market's performance in these asset classes.



Rate of Return					
	This quarter	Year to date	Last 12 months	3 Years annualized	5 Years annualized
Your Personal Rate of Return for Assets Held at Edward Jones	4.51%	4.51%	---	---	---

Your Personal Rate of Return is as of January 23, 2023. Performance Benchmarks are as of January 23, 2023.

Performance Benchmarks					
Large US Cap Equities (S & P 500)	3.55%	3.55%	-9.90%	7.79%	9.08%
International Equities (MSCI EAFE)	7.90%	7.90%	-7.57%	53.62%	42.84%
Taxable Fixed Income (Bloomberg Aggregate)	2.89%	2.89%	-8.60%	-41.95%	30.78%

**Your Personal Rate of Return:** Your Personal Rate of Return measures the investment performance of your account. It incorporates the timing of your additions and withdrawals and reflects commissions and fees paid. Reviewing Your Personal Rate of Return is important to help ensure you're on track to achieving your financial goals.

**Performance Benchmarks:** Your Personal Rate of Return should be compared to the return necessary to achieve your financial goals. However, we understand many investors would like to compare their Personal Rate of Return to market indexes. Keep in mind this may not be an accurate comparison, as your Personal Rate of Return incorporates the timing of your specific additions and withdrawals and your specific investment mix, while published returns of market indexes do not.

These market indexes are used as a general measure of market performance for several major asset classes. Market indexes assume reinvestment of all distributions and do not take into account brokerage fees, taxes or investment management fees.

The performance of your investments is tracked since they have been held in the current account, but no earlier than Jan. 1, 2009. This also includes investments you owned during this time period but have since sold. Certain events, including a transfer of an investment between accounts, share class conversion, or change in an investment's identification code (CUSIP) caused by a corporate action, will impact the time frame over which the investment's rate of return is calculated.

Rate of Return information on account statements uses dollar-weighted calculations. Time-weighted Rate of Return numbers for Advisory Solutions Fund and UMA accounts can be found on your Quarterly Performance Report through Online Access. If you are not an Online Access user, visit [edwardjones.com/access](http://edwardjones.com/access) to sign up.

Information used to calculate performance may have been obtained from third parties and Edward Jones cannot guarantee the accuracy of such information.

For the most current information, contact your financial advisor or visit [edwardjones.com/performance](http://edwardjones.com/performance).



Rate of Return Indexes Disclosure	
<b>S&amp;P 500 Index:</b>	A broad-based measurement of changes in stock market conditions based on the average performance of 500 widely held common stocks. While many of the stocks are among the largest, this index also includes many relatively small companies. It is a float adjusted capitalization-weighted index (stock price times number of publicly available shares outstanding), calculated on a total return basis with dividends reinvested.
<b>MSCI EAFE Index:</b>	A market weighted index maintained by Morgan Stanley Capital International composed of foreign stocks from developed markets (excluding the U.S. and Canada).
<b>Bloomberg Aggregate Bond Index:</b>	Measures the performance of government, mortgage-backed, asset-backed and corporate securities with at least one year to maturity.

## Account summary line graph and table

### Option 1 – Value summary

The Value Summary section provides details on your total account value for the current period and calendar year. It categorizes your activity, including your total account-based fees and charges, to help you track these values over time. For more information about the Change in value line item, see the Glossary. For more information about fees and charges, see the Appendix.

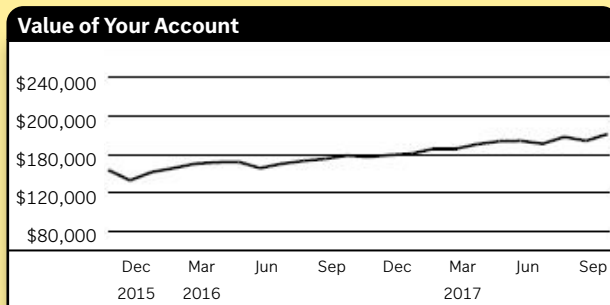


Value Summary		
	This Period	This Year
Beginning Value	\$536,381.15	\$536,836.71
Assets Added to Account	\$0.00	\$0.00
Assets Withdrawn from Account	\$0.00	\$0.00
Fees and Charges	-\$548.06	-\$3,729.18
Change in Value	\$27,131.50	\$26,134.94
<b>Ending Value</b>	<b>\$563,891.56</b>	

For more information regarding the Value Summary section, please visit [edwardjones.com/mystatementguide](http://edwardjones.com/mystatementguide).

### Option 2 – Line graph

The Value of Your Account line graph illustrates your account's value over time.



### Option 3 – Line graph and value summary

The automatic setting for your statement is to display the Value Summary table and Value of Your Account line graph. You do have the option to display either section alternatively.

## Summary of income

Summary of Income is an optional section that shows your total distributions for the current period and year broken down by the type of income.

We also provide income reported in a prior year separately from other current-year distributions when applicable.

If you'd like to estimate what income may be taxable versus tax-free before you receive your Consolidated 1099 for the tax year, this section may be helpful when working with your tax professional for tax-reporting purposes. This section can also provide other distributions or charges, such as loan interest for the current period and year.



Summary of Income						
	This period			This year		
	Taxable	Tax-free	Total	Taxable	Tax-free	Total
Income distributions from securities						
Interest	\$0.38	\$287.50	\$287.88	\$0.97	\$856.25	\$857.22
Dividends						
Qualified (Q)*	90.40		90.40	745.73		745.73
<b>Total</b>	<b>\$90.78</b>	<b>\$287.50</b>	<b>\$378.28</b>	<b>\$746.70</b>	<b>\$856.25</b>	<b>\$1,602.95</b>

\*Reduced tax eligible  
 Note: Your year-end tax documents (eg., Form 1099) will provide specific classifications of your income distributions. Qualified (Q) dividends may be taxed at reduced rates. Nonqualified (N) dividends may be taxed at ordinary rates. A portion of your Partially Qualified (P) dividends may also be taxed at reduced rates. Edward Jones, its employees and financial advisors cannot provide tax or legal advice. You should review your specific situation with your tax or legal professionals.

## Estimated interest and dividends

To track your estimated income, the option to display any combination of three estimated interest and dividends sections is available. The option(s) can be displayed monthly or quarterly.

### Option 1 – Table by security (detail chart)

The table by security (detail chart) provides estimated totals by security for the next three months and the next three quarters.



Estimated interest and dividends by security								
	Quantity	October 2017	November 2017	December 2017	3 Months Ending March 2018	3 Months Ending June 2018	3 Months Ending September 2018	12 Month Total
<b>Stocks</b>								
Security A	106	\$0	\$0	\$63	\$63	\$63	\$63	\$252
Security B	40	0	0	47	47	47	47	188
<b>Mutual Funds</b>								
Security C	227	0	0	120	113	113	113	459
Security D	11	0	0	4	1	1	1	7
Security E	372	0	0	93	0	0	0	93
<b>Total</b>		<b>\$0</b>	<b>\$0</b>	<b>\$327</b>	<b>\$224</b>	<b>\$224</b>	<b>\$224</b>	<b>\$999</b>

The above is an estimate of the interest and dividends you can expect to earn on your investments in the next 12 months but it is only an estimate and cannot be guaranteed by Edward Jones or the issuers of the securities. The estimate is known as the Estimated Annual Income or EAI. It is based on past interest and dividend payments made by the securities held in your account. It is also based on statements made by the issuers of those securities. The estimates project possible future interest and dividend payments based on the number of bonds or shares held in your account at the time the estimate was done. Your actual investment income may be higher or lower than the estimated amounts. Estimates for certain types of securities that have a return of principal or capital gain may be overstated. Income being reinvested is indicated with \*\*. Income cannot be estimated for the securities indicated by \*\*. It cannot be estimated because the annual payment amount or frequency is not available at this time.

### Option 2 – Table by month (summary)

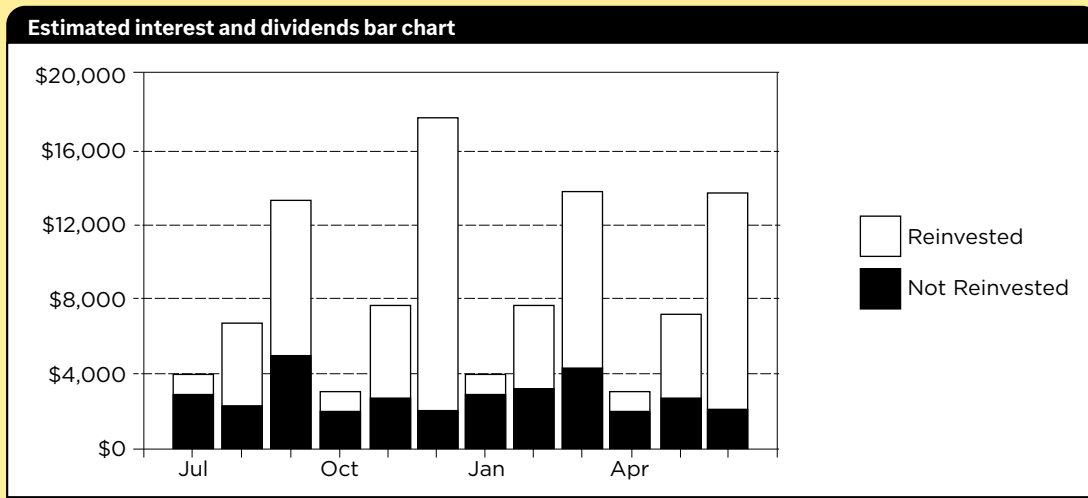
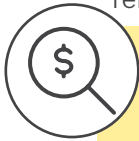
The table by month (summary) provides estimated totals by month as well as the amounts reinvested and not reinvested.



Estimated interest and dividends by month			
Month	Not reinvested	Reinvested	Total
June	0	480	480
July	125	201	326
August	350	94	444
September	0	334	334
October	90	203	293
November	0	97	97
December	0	530	530
January	125	167	292
February	350	94	444
March	0	319	319
April	90	202	292
May	0	94	94
<b>TOTAL</b>	<b>1,130</b>	<b>2,815</b>	<b>3,945</b>

### Option 3 – Chart by month (bar chart)

The chart by month (bar chart) illustrates estimated totals by month as well as the amounts reinvested and not reinvested.



If you'd like to see detailed information for each security and your expected monthly totals, you may choose to select the tables that provide estimated interest and dividends by security and by month.

If you prefer to see an illustration of your estimated interest and dividends, you may find the bar chart to be more beneficial.

## Summary of assets

You have the option to display a categorized asset summary that provides:

- Current and previous months' totals
- The amount your values have changed between the current and previous months
- Percentage held in each category



<b>Summary of assets (as of September 28, 2018)</b>				
<b>Held at Edward Jones</b>	<b>Value as of 06/30</b>	<b>Value as of 09/28</b>	<b>Dollar change</b>	<b>% of Total value</b>
Cash, insured bank deposit & Money market funds	2,364.36	2,364.36	0.00	0.74%
Bonds	163,944.75	163,868.60	76.15	51.41
Stocks	7,087.07	7,210.17	-123.10	2.22
Mutual funds	145,539.35	147,571.77	-2,032.42	45.63
<b>Total at Edward Jones</b>	<b>\$318,935.53</b>	<b>\$321,014.90</b>	<b>-\$2,079.37</b>	<b>100%</b>
Account value	\$318,935.53	\$321,014.90	-\$2,079.37	

## What assets do I own, and how much are they worth?

The Asset Details section shows the value of every asset you hold at Edward Jones.

For your convenience, we include outside assets linked to your Edward Jones account if that information is available to us.

You may select the options below via the settings page of Online Access or by contacting your financial advisor.

### Option 1 – Performance/cost basis

#### **Cost basis and unrealized gain/loss summary**

Displaying Cost Basis and Unrealized Gain/Loss columns, as shown in this illustration, is an optional setting. The Asset Details section displays dashes in the Cost Basis and Unrealized Gain/Loss columns when the cost basis is unavailable or unknown.



Asset Details (as of Sept. 28, 2018)		additional details at <a href="http://edwardjones.com/access">edwardjones.com/access</a>			
Mutual Funds	Price	Quantity	Cost Basis	Unrealized Gain/Loss	Value
Security A	53.83	36.175	1,272.34	674.96	\$1,947.30
Security B	48.61	1,289.196	---	---	62,667.82
Security C	6.67	7,719.505	---	---	51,489.10

We categorize your assets to make them easier to find on your statement. The asset categories represented in your account determine the columns shown throughout this section.

## Cost basis and unrealized gain/loss detail

This optional setting provides you with cost basis and unrealized gain/loss for each of your lots, including a lot for your dividend reinvestments. You'll see one lot (versus multiple lots) for securities that use the average cost method, such as open-end mutual funds.



Asset Details (as of September 28, 2018)					
<b>Assets held at Edward Jones</b>					
					<b>Balance</b>
Cash					<b>\$9.55</b>
Total cash, money market and insured bank deposit					<b>\$9.55</b>
<b>Stocks</b>	<b>Price</b>	<b>Quantity</b>	<b>Cost Basis</b>	<b>Unrealized Gain/Loss</b>	<b>Value</b>
ABC	114.71	35.76167	3,303.93	798.29	<b>4,102.22</b>
<b>Breakdown by lot</b>	<b>Cost per share</b>	<b>Current share</b>	<b>Cost Basis</b>	<b>Unrealized Gain/Loss</b>	<b>Value</b>
Purchase Date 5/28/2014	\$91.92	35.00	3,217.40	797.45	<b>4,014.85</b>
Dividend Reinvest	\$113.60*	—	86.53	0.84	<b>87.37</b>
CDE	39.62	98.68529	4,111.21	-201.30	<b>3,909.91</b>
<b>Breakdown by lot</b>	<b>Cost per share</b>	<b>Current share</b>	<b>Cost Basis</b>	<b>Unrealized Gain/Loss</b>	<b>Value</b>
Purchase Date 5/28/2014	\$41.67	95.00	3,959.30	-195.40	<b>3,763.90</b>
Dividend Reinvest	\$41.22*	—	151.91	-5.90	<b>146.01</b>
EFG	70.08	66.71969	4,289.58	386.14	<b>4,675.72</b>
<b>Breakdown by lot</b>	<b>Cost per share</b>	<b>Current share</b>	<b>Cost Basis</b>	<b>Unrealized Gain/Loss</b>	<b>Value</b>
Purchase Date 5/28/2014	\$64.16	65.00	4,170.95	384.25	<b>4,555.20</b>
Dividend Reinvest	\$68.98*	—	118.63	1.89	<b>120.52</b>
<b>Total account value</b>					<b>\$12,697.40</b>

\* - Average cost per share

Cost basis is the amount of your investment for tax purposes and is used to calculate gain or loss upon sale or other disposition of a security. It is not a measure of performance. The cost basis amounts on your statement should not be relied upon for tax preparation purposes. Cost basis information may be from outside sources and has not been verified for accuracy. Refer to your official tax documents for information about reporting cost basis. Consult a qualified tax advisor or an attorney regarding your situation. If you believe the cost basis information is inaccurate, contact Client Relations.

## Security rate of return

This setting provides a rate of return percentage for each of your securities and is the automatic setting for this option. You automatically receive the rate of return section (which provides account-level performance) on a monthly basis.



Asset Details (as of September 28, 2018)				
Mutual Funds	Price	Quantity	Value	Rate of Return*
ABC Fund	96.00	1,040.84772	99,921.38	2.89%
XYZ Fund	23.18.0	4,339.3491	100,586.11	1.89%
<b>Total Account Value</b>			<b>\$200,507.49</b>	

\*Your Rate of Return for each individual asset above is as of December 31, 2025. Returns greater than 12 months are annualized.

Your Rate of Return in the Asset Details section above measures the investment performance of each of your individual assets. It incorporates the timing of your additions and withdrawals and reflects commissions and fees paid. Reviewing your Rate of Return is important to help ensure you're on track to achieving your financial goals.

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## Basic holdings without cost basis or performance

This optional setting provides you with key details about each security: the price, quantity and value for equities, and maturity date, quantity and value for fixed income.



Asset Details (as of September 28, 2018)			
Assets held at Edward Jones			
Mutual funds	Price	Quantity	Value
ABC Fund CIA Symbol: ABC Asset Category: Growth	\$45.62	20.54	\$937.03
XYZ Fund CIA Symbol: XYZ Asset Category: Growth & income	\$48.94	223.032	\$10,915.19
<b>Total Account value</b>			<b>\$11,852.22</b>

## Option 2 – Additional asset details

You may choose to display additional asset details beneath the name of your security, including:

- Symbol
- CUSIP
- Asset category
- Estimated yield
- Subaccount information

Because each of your securities may have different characteristics, the details provided by selecting this option may vary by asset type.



<b>Asset Details (continued)</b>				
<b>Exchange Traded &amp; Closed End Funds</b>	<b>Price</b>	<b>Quantity</b>	<b>Value</b>	<b>Rate of Return*</b>
iShares Trust Core MSCI EAFE Exchange Traded Fund Symbol: IEFA Asset Category: Large Cap Estimated Yield: 3.64%	94.05	61	<b>5,737.05</b>	19.72%
Spdr S&P 500 ETF Tr Symbol: SPY Asset Category: Large Cap Estimated Yield: 1.15%	691.97	13	<b>8,995.61</b>	20.47%
<b>Estimated Yield</b> The Estimated Yield (EY) in the preceding section compares the anticipated earnings on your investments in the coming year to the current price of the investments. It is based on past interest and dividend payments made by the securities held in your account. Changes in the price of a security over time or in the amount of the investment held in your account will cause the EY to vary. The EY is only an estimate and cannot be guaranteed by Edward Jones or the issuers of the securities. Your actual yield may be higher or lower than the estimated amounts. Estimates for any securities that have a return of principal or capital gain may be overstated. Income cannot be estimated for any securities that do not have an annual payment amount or frequency available at the time of estimation. Yield to Maturity is typically reported for Zero Coupon Bonds as these securities do not have an annual payment.				
<b>Mutual Funds</b>	<b>Price</b>	<b>Quantity</b>	<b>Value</b>	<b>Rate of Return*</b>
Goldman Sachs Financial Square Government Cl I Symbol: FGTX Asset Category: Cash/Equivalents	1.00	312.56	<b>312.56</b>	2.13%
Pgim Jennison Global Opportunities Cl R6 Symbol: PRJQX Asset Category: Large Cap	38.34	69.145	<b>2,651.02</b>	12.91%
PIMCO Income Cl I Symbol: PIMIX Asset Category: Income	11.00	418.529	<b>4,603.82</b>	8.18%
T Rowe Price Capital Appreciation Cl I Symbol: TRAI Asset Category: Large Cap	35.88	254.226	<b>9,121.63</b>	11.41%
<b>Total Account Value</b>			<b>\$47,020.76</b>	

# Am I on track to achieve my goals?

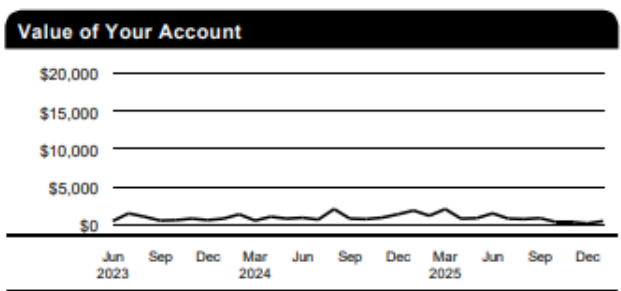
## Account portfolio objective

Your account portfolio objective displays on the front page of the statement once it has been recorded in our system. You should periodically review this objective with your financial advisor to make sure it is in keeping with your long-term goals. Contact your client support team for additional details.



### Investment Portfolio Objective - Account: Balanced Toward Growth

Account Value	
<b>\$457.87</b>	
1 Month Ago	\$182.00
1 Year Ago	\$1,858.18
3 Years Ago	\$0.00
5 Years Ago	\$0.00



For more information regarding the value summary section, please visit [edwardjones.com/mystatementguide](https://www.edwardjones.com/mystatementguide).

## When is my retirement fee due?

A retirement fee notice displays on the quarter-end statement preceding your fee's due date. This due date falls in the month of the anniversary of your account opening.

You will continue to see the notice until you pay the fee or until the month in which it is due, whichever comes first. For example, your notice will display on December, January and February statements if your fee is due in March and remains unpaid.



### Retirement fee notice

Amount due for account 123-45678-9-0 \$40.00

**Due date** **March 20, 2018**

To learn more about the various payment methods available to you, contact your financial advisor.

If you've selected an AutoPay option, this information will display at the bottom of this section. To designate an AutoPay method for your retirement account fee, contact your financial advisor.

## Which beneficiaries do I have on file?

You have the option to display information for up to five primary beneficiaries for your retirement accounts and accounts with a transfer on death agreement in place. The designated beneficiaries section, which displays quarterly, helps you verify that your beneficiary information is up-to-date.



### Designated beneficiaries

Primary	
John A Doe	100.00%
Additional beneficiary designation information on file	

Our records currently reflect the beneficiary(ies) above as the person(s) you intend to receive the assets in your account in the event of your death. Take a moment to ensure our records are accurate and complete by comparing this information to your most recent signed "Beneficiary Designation" form. Please contact your Edward Jones financial advisor if your beneficiary information needs updating.

If you have more than five primary beneficiaries or any contingent, nonindividual (e.g., an entity, estate or trust) or specialized beneficiaries, you will see a note at the bottom of this section indicating that we have additional information on file for your account.

It is important to review and update the beneficiary designations on all your accounts regularly, particularly when you have a major life event (i.e., marriage, divorce, birth, etc.) or when there are changes that may impact your estate. Contact your financial advisor to update your beneficiary designations. You may select this section for your statement via the settings page of Online Access or by contacting your financial advisor.

## How much am I required to take out of my retirement account?

When you reach age 73, you generally are required to begin taking distributions from your traditional, SEP or SIMPLE IRA or employer-sponsored retirement plan. We know that managing your required minimum distributions (RMDs) can be challenging. This section can help you keep track of how much you should be withdrawing from your retirement account(s).

Please remember, the amounts you see here are only for the assets in your retirement account at Edward Jones. If you hold other retirement accounts, you may need to take distributions from them as well.



### Required Minimum Distribution (RMD) Summary

This information is based solely on the value of assets held in this account as of 12/31 of the prior year.	
Amount you are required to withdraw this year	\$80.49
Amount paid to you to date	\$1,300.00
Amount remaining to be withdrawn this year	\$0.00

## What activity has occurred in my account?

You have three options for displaying your account activity: chronologically, by category or both chronologically and by category. You may select the options below via the settings page of Online Access or by contacting your financial advisor.

### Option 1 – Order activity chronologically

The Investment and Other Activity by Date section shows activity chronologically for the statement period and is the automatic setting. This option may be useful for you if you prefer to use dates to track the activity that took place in your account. You'll see the date the transaction took place, a brief description of the transaction, a quantity and a dollar amount (if applicable). It's important to note that the date shown for trade transactions is the settlement date (one business day after the trade date).



### Investment and Other Activity by Date

Date	Description	Quantity	Amount
12/28	Long Term Capital Gain on Security A on 2,411.444 Shares @ 0.421		\$1,015.22
12/29	Dividend on Security A on 2,411.444 Shares @ 0.128		310.35
12/30	Reinvestment into Security A @ 14.01	22.152	-310.35
12/30	Reinvestment into Security A @ 14.01	72.464	-1,015.22

## Option 2 – Order activity by category

If you choose to display your account activity by category, you receive two sections: Summary of Activity and Detail of Activity by Category. The totals provided for the categories in the summary section directly relate to the activity reported in the detail section. This option may be ideal for you if you have a lot of activity within multiple categories.



<b>Summary of Activity</b>			
<b>Beginning Balance of Cash, Money Market funds and Insured Bank Deposit</b>			<b>\$23,807.00</b>
	<b>Additions</b>	<b>Subtractions</b>	
Income	\$138.75		
<b>Total Additions</b>			<b>\$138.75</b>
Withdrawals to Purchase Securities		-\$69.35	
<b>Total Subtractions</b>			<b>-\$69.35</b>
<b>Ending Balance of Cash, Money Market funds and Insured Bank Deposit</b>			<b>\$ 23,876.40</b>

<b>Detail of Activity by Category</b>					
<b>Additions - Income</b>	<b>Date</b>	<b>Where Invested</b>	<b>Quantity</b>	<b>Amount per share/rate</b>	<b>Amount</b>
Interest					
Security A	5/27	Money Mkt	5	4.57	22.85
Security B	5/27	Money Mkt	10	4.63	46.30
Money Market Dividends					
Money Market for 29 Days	5/20	Money Mkt		0.01	0.25
Dividends					
Security E at Daily Accrual Rate					
Tax Info N	5/01	Reinvested	714.559		12.44
Security C at Daily Accrual Rate					
Tax Info N	5/01	Reinvested	442.255		
Security D					
Tax Info P	5/02	Reinvested	3,451.426	0.01	34.51
<b>Subtractions - Withdrawals to Purchase Securities</b>	<b>Date</b>	<b>Source of Funds</b>	<b>Quantity</b>	<b>Amount per share/rate</b>	<b>Amount</b>
Reinvestments					
Reinvestment into Security E	5/01	Income	1.238	10.05	-12.44
Reinvestment into Security C	5/01	Income	1.95	11.49	-22.40
Reinvestment into Security D	5/02	Income	13.694	2.52	-34.51

### Option 3 – Order activity chronologically and by category

You may choose to display your activity both chronologically and by category. You would then receive the Summary of Activity, Detail of Activity by Category, and Investment and Other Activity by Date sections simultaneously.

### Loans detail

Some activity in the Loan Detail section relates to activity in the Investment and Other Activity by Date section. Funds from Example 1A are applied to the loan balance in Example 1B. Funds from Example 2A are applied to the loan balance in Example 2B.

The other activity shown takes place only within the Loan Detail section. As you can see, this section enables you to track easily the increases and reductions to your loan balance. Please contact your financial advisor if you have questions about your situation.



Investment and Other Activity by Date			
Date	Description	Quantity	Amount
3/31	Dividend on Union Pacific Corp on 335.93952 Shares @ 0.97		\$325.86
3/31	Tax Withheld Union Pacific Corp Federal Backup Withholding on Dividends		-78.21

Loan Detail			
<b>Loan Start Date</b>	9/17/1996		
<b>Original Loan Amount</b>	\$7,300.00		
<b>Beginning Loan Balance on March 28, 2020</b>	-\$44,777.34		
Date	Description	Increases to Loan Balance	Reductions to Loan Balance
3/31	from Investment Income		325.86
3/31	Increase to Loan Balance	-78.21	
4/21	Loan Interest Charge from 03/21 Thru 04/20 @ 5 3/4% Average Balance \$ 44,706	-221.36	
<b>Total</b>		<b>-\$299.57</b>	<b>\$325.86</b>
<b>Ending Loan Balance on April 24, 2020</b>	<b>-\$44,751.05</b>		

Any loan balance on your statement displays as a negative number and reflects an amount borrowed against your account.

The total loan interest charge for this statement period is \$221.36.

The loan interest charge in the table above is for a period different from the period covered by your statement. You should retain this statement for use with other statements that detail your interest charges. Your loan balance as of April 20, 2020 was \$44,529.



## Does my statement display details of my realized gains and losses?

Though a summary of realized gains and losses displays automatically upon a sale, you can choose to see more detailed information. You may select this option via the settings page of Online Access or by contacting your financial advisor.

The Detail of Realized Gain/Loss from Sale of Securities section displays when a sale of a security occurs during the statement period and if you have realized gains or losses for the current statement period and/or the current year.



Detail of Realized Gain/Loss From Sale of Securities							
	Purchase date	Sale date	Quantity	Cost basis	Proceeds	Realized gain/loss	
Security A	8/24/2010	09/16	1,012.232	\$4,124.19	\$6,620.00	\$2,495.81	LT
Security B	-----	09/26	123.203	2,910.46	6,000.00	3,089.54	LT
Security C	8/24/2010	09/26	900.746	3,669.95	6,035.00	2,365.05	LT

### Summary of realized gain/loss

The Summary of Realized Gain/Loss section displays automatically upon a sale and/or if there is a realized gain or loss for the current period. The cumulative gains/losses for securities in the account are displayed within the short-term (held one year or less) and/or long-term (held for more than one year) holding period category.



Summary of Realized Gain/Loss	
	This Year
Short-term (assets held 1 year or less)	\$0.00
Long-term (held over 1 year)	645.84
<b>Total</b>	<b>\$645.84</b>

Summary totals may not include proceeds from uncosted securities or certain corporate actions.

## Frequently asked questions

**Q: Why do I receive an account statement in some months and not others?**

A: We are required to send you a statement at least every quarter if you hold any balances or positions with us. You'll also get a statement for any month in which you have activity other than reinvested money market dividends, pending trades or interest on your cash balance. You'll see those activities the next time you get a statement. Contact your financial advisor if you would like to receive a statement every month.

**Q: Why isn't my statement period always the first and last day of the month?**

A: At Edward Jones, our statement period ends on the last business Friday of the month, with December being the only exception. In December, the statement period always ends on Dec. 31. The next statement period begins the following day.

**Q: Where do I find on my statement the commissions paid for the purchase or sale of a security?**

A: This information may appear on your trade confirmation. The ways in which this information displays on trade confirmations vary by security type. Contact your financial advisor if you have any additional questions.

**Q: How do I customize my statement so it displays the information that is most important to me?**

A: After discussing with your financial advisor the options that might be best for your account(s), you can work with him or her to make updates or select your preferences at your convenience on the settings page of Online Access. After your preferences have been selected, your new statement options will display on your next statement. If you're not signed up for Online Access, visit [edwardjones.com/access](http://edwardjones.com/access) to learn more and enroll, or contact your client support team for assistance.

**Q: How can I get my statements delivered electronically?**

A: Sign up for Online Access, and you'll receive an email when your account statements are available for you online. Online Access enables you to view your account information, track progress toward your goals, communicate with your branch and much more, all from your computer, tablet or mobile device. Visit [edwardjones.com/access](http://edwardjones.com/access) for more information.

## Glossary

**Beneficiary** — An individual, institution, trust or estate that receives, or may become eligible to receive, benefits under a will, an insurance policy, a retirement plan, an annuity, a trust or other contract.

**Bond rating** — A method of evaluating the quality and safety of a bond. This rating is based on an examination of the issuer's financial strength and the likelihood that it will be able to meet scheduled repayments. Ratings range from AAA (best) to D (worst). The rating shown on your statement is provided by Standard & Poor's (S&P), Moody's or Fitch. The bond ratings shown on your statement are the highest of several possible credit ratings assigned by S&P, Moody's or Fitch for a particular bond and may reflect factors in addition to the credit quality of the issuer, such as bond insurance or participation in a credit enhancement program. For more details, contact your financial advisor or visit [edwardjones.com/bondcreditratings](http://edwardjones.com/bondcreditratings).

**Change in value** — Demonstrates how market fluctuation and other factors (including income, commission and accrued interest) affected your account's total value. See below for the full calculation:

Ending value
– Beginning value
– Assets added
+ Assets withdrawn
+ Fees and charges
<hr/>
= Change in value

For more information on the specific fees and charges reflected in the change in value calculation of the Value Summary, see the Appendix.

**Contribution** — Payment to an annuity or retirement plan. This is the amount that was deposited into a retirement account.

**Conversion** — The movement of cash or other assets from a traditional IRA, SEP IRA or SIMPLE IRA (that has met the two-year waiting period) to a Roth IRA. A conversion is a taxable reporting event to the IRS.

**Cost basis** — This figure may help you understand a security's taxable gain or loss. It is generally the original amount paid for a security, including commissions and fees, and is adjusted for reinvestments of income and sales. It may also be adjusted for capital distributions, original issue discount (OID), mergers, stock splits, spin-offs and other events that occur after purchase. Depending upon your circumstances, your cost basis may not reflect all applicable adjustments. It should not be used in tax preparation without first consulting with your tax professional.

**Distribution** —

- A payment of cash or assets "in kind" to an IRA owner
- A reportable event

**Excess accumulations** — An amount of a required minimum distribution (RMD) that is not withdrawn by the set deadline. This amount may be subject to a 50% IRS penalty.

**In-kind distribution** — The distribution of an asset in a form other than cash. Shares of stock and mutual funds are two examples.

**Realized gain/loss** — The difference between the cost basis and the amount received upon a sale, redemption or exchange of a security. This number should be verified by your tax professional before you use it for tax preparation purposes.

**Recharacterization** — When a client makes a contribution to a Roth IRA, then later transfers all or a portion of that contribution to a traditional IRA.

OR

When a client converts all or a portion of a traditional, SEP or SIMPLE IRA's assets to a Roth IRA, then later transfers all or a portion of the original conversion amount back to a traditional, SEP or SIMPLE IRA.

**Rollover** — Generally a tax-free, reportable event that occurs when cash or other assets are withdrawn from one eligible retirement plan and all or part is put into another eligible retirement plan within 60 calendar days.

**Settlement date** — The date when an executed “buy” or “sell” trade must be completed. This is the date by which the buyer must pay for a security and the seller must complete the transfer of a security.

**Tax free** — Refers to the taxation of dividends. Tax-free dividends may be exempt from federal, state and local income taxes. Please speak with your tax professional for more information on reduced tax rates.

**Trade date** — The date a trade is placed and filled in an account.

**Transfer on death agreement** — A contract between you and Edward Jones allowing the distribution of assets from your account upon your death.

**Unrealized gain/loss** — The difference between the current cost basis and the current value of an investment. The unrealized gain or loss shown on statements can generally be used by you, when working with your financial advisor and tax professional, to estimate the taxable gain or loss that could have resulted if you sold an investment on the day of the statement.

**Note:** Edward Jones, its employees and financial advisors cannot provide tax or legal advice. You should consult your attorney or qualified tax advisor regarding your situation.

## Appendix: Information provided in additional sections of the statement

Section	Contents								
<b>Disclosure</b>	Displays important disclosures about investing with Edward Jones. See <a href="http://edwardjones.com/statementdisclosures">edwardjones.com/statementdisclosures</a> for more information.								
<b>Interested parties</b>	Confirms that an interested party (for example, your attorney or tax professional) received a copy of your statement. Speak with your financial advisor to set up this service or if you have additional questions.								
<b>Maturity schedule</b>	Displays the laddering for your certificates of deposit and bonds. It includes the maturing values, current market values and percentage of total maturing values if you hold these assets at Edward Jones. This section assists with long-term planning, as laddering can help balance the risks associated with price and income fluctuation. This section is optional, so contact your financial advisor if you wish for it to display on your statement.								
<b>Money market and insured bank deposit detail by date sections</b>	<p>Illustrates how money moves into and out of (deposits and withdrawals) your money market fund or insured bank deposit. The running balance helps you with reconciling these kinds of transactions. The applicable section displays automatically if you have a money market fund or insured bank deposit in your account.</p> <p>Note: The available money market fund types are money market investment shares and money market retirement shares.</p>								
<b>Open orders</b>	<p>Provides information about your limit, stop and stop limit orders. An indicator is provided next to the price displayed to indicate the type of order.</p> <table border="1"> <thead> <tr> <th>Open order type</th> <th>Open order indicator</th> </tr> </thead> <tbody> <tr> <td>Stop</td> <td>&lt;\$00.00&gt; STP</td> </tr> <tr> <td>Limit</td> <td>&lt;\$00.00&gt; LMT</td> </tr> <tr> <td>Stop limit</td> <td>&lt;\$00.00&gt; STP &lt;\$00.00&gt;LMT</td> </tr> </tbody> </table>	Open order type	Open order indicator	Stop	<\$00.00> STP	Limit	<\$00.00> LMT	Stop limit	<\$00.00> STP <\$00.00>LMT
Open order type	Open order indicator								
Stop	<\$00.00> STP								
Limit	<\$00.00> LMT								
Stop limit	<\$00.00> STP <\$00.00>LMT								
<b>Pending trades</b>	Displays the trade activity that has not yet settled within the current statement period.								

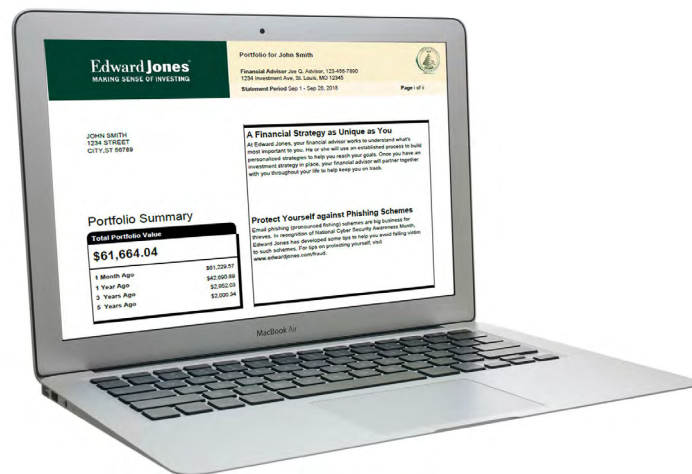
## Appendix: Information provided in additional sections of the statement (continued)

Section	Contents
<b>Retirement summary</b>	Displays reportable activity that took place within the statement period, which may include contributions, conversions, distributions, excesses, recharacterizations, rollovers and transfers.
<b>Summary of check-writing expenses</b>	Displays the amounts for checks written from your Edward Jones account if a category was assigned to the transaction. To assign a category, you must enter an expense code in the box marked “EC” on your check. The section will display for the calendar year the expense code was used. Because the section shows how your funds have been allocated by category, it can assist you with budgeting. See your financial advisor for the list of expense code categories.
<b>Value summary: Fees and charges</b>	<p>The “Fees and charges” amount shown in your value summary includes activity fees and margin loan interest. It does not include fees for dividend reinvestments and trade transactions. The dividend reinvestment fee is reflected in the detailed activity section of your statement. The “Fees and charges” amount does not include commissions or markups from the purchase of specific investments.</p> <p>For more information about fees and charges, see <a href="http://edwardjones.com/accountfees">edwardjones.com/accountfees</a>.</p>
<b>Your relationship and mailing group(s)</b>	Shows the accounts grouped together at Edward Jones for planning and mailing purposes.

# Get your statements and other account documents more quickly with Online Access

## Don't like waiting for your statements to arrive in the mail?

With Edward Jones Online Access, you receive an email message when your documents are available online. Online Access is a great way to stay connected with your accounts, keep track of your progress and securely communicate with your financial advisor. Visit [edwardjones.com/access](http://edwardjones.com/access) to learn more and sign up.



## Resources

### Your financial advisor

Refer to the top of your statement for your financial advisor's contact information.

### Edward Jones Client Relations

201 Progress Parkway  
Maryland Heights, MO 63043  
800-441-2357  
Monday – Friday  
7 a.m. – 5 p.m. CT

### Online Access

[edwardjones.com/access](http://edwardjones.com/access)  
Toll-free support line: 800-441-5203  
Monday – Friday  
7 a.m. – 8 p.m. CT  
Saturday  
8 a.m. – 4 p.m. CT  
Sunday  
9 a.m. – 4 p.m. CT