

# Edward Jones Generations™ Financial Planning Agreement

This Edward Jones Generations™ Financial Planning Agreement (the "Agreement") signed by me (collectively, the "Client," "me," "my" or "I") constitutes a binding contract between me and Edward D. Jones & Co., L.P. ("Edward Jones") with respect to the Edward Jones Generations Financial Planning services described herein ("EJG Financial Planning") and is for the limited purpose of providing EJG Financial Planning to me.

I am a natural person of legal age with the ability to enter into this Agreement. I acknowledge that I can read and understand the English language. I understand that this Agreement, and any other agreements I may have with Edward Jones 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.

This Agreement sets forth the terms and conditions under which Edward Jones will provide EJG Financial Planning to me. I represent that I have read and understand this Agreement and agree to be bound by its terms and conditions, as well as those set forth in the separate disclosures and notices referenced in and/or provided with this Agreement, including, but not limited to, the EJG Financial Planning Brochure (the "Brochure"). Further, to the extent I execute on any of the recommendations made as a result of the EJG Financial Planning services agreed to herein, I agree to be bound by the terms and conditions set forth in those separate account agreements, disclosures and notices, including but not limited to the Edward Jones Generations Services Agreement ("Generations Services Agreement").

## 1. EJG Financial Planning

(a) **Eligibility.** EJG Financial Planning is provided exclusively to clients enrolled in the Edward Jones Generations offering ("Generations"). Generations is comprised of a group of separate brokerage, advisory, referral and other services that can address various needs of clients enrolled in Generations. The investment advisory services and associated advice and recommendations provided through EJG Financial Planning are separate from the other services provided through Generations. I understand that I must enroll in Generations and meet its eligibility requirements to obtain EJG Financial Planning. Additionally, I understand my continued enrollment in EJG Financial Planning for the annual fee described in Section 2 (Fees) is a required condition to remain enrolled in Generations as set forth in the Generations Services Agreement. Edward Jones reserves the right to make exceptions to the eligibility criteria in its sole discretion.

(b) **The Financial Plan and My Responsibilities.**

(i) As part of EJG Financial Planning, I will receive a financial plan ("Financial Plan") that considers and utilizes information and documentation that I am asked to provide relating to my financial situation, investment objectives, goals, time horizon, risk tolerance and other pertinent factors (collectively, my "Financial Planning Profile"). During my enrollment in EJG Financial Planning, I will have an ongoing relationship with a team of Edward Jones financial planning and investment professionals including a Planner, Tax Strategist, Estate Strategist, Portfolio Strategist, other Generations strategists (where applicable), and my financial advisor (collectively, my "Planning Team"). Edward Jones and my Planning Team will rely on the

information and documentation I provide in creating the Financial Plan I receive and will not independently verify such information and documentation. I understand my responsibilities include providing the necessary, complete and accurate information to my Planning Team. I agree that all financial information and data furnished to my Planning Team relating to my assets, liabilities and other information is current, true and correct as of the date provided and may be relied on by Edward Jones and my Planning Team and other Edward Jones personnel for the information and documentation I provide as part of my Financial Planning Profile for purposes of providing EJG Financial Planning.

(ii) The Financial Plan generally will address, but will not necessarily be limited to, goal identification and prioritization, the estimated probability of reaching my identified goal(s), cash and income planning, portfolio and investment allocation, and risk and protection planning considerations ("Financial Planning Components") as described in the Brochure. Depending on the complexity of my financial situation, the Financial Planning Components addressed in my Financial Plan may also help me evaluate financial needs such as retirement income, college savings, wealth protection, employee benefits planning (e.g., equity compensation arrangements), tax and estate-planning considerations and/or certain more specialized optional elements designed to address the needs of high-net-worth clients as described in the Brochure.

(iii) I understand and agree that it is my sole responsibility to take action or otherwise implement any

recommendations and/or advice in my Financial Plan that I decide are right for me. I further understand and agree that it is important for me to monitor my personal situation and current events, such as changes in tax laws and financial markets, and I will consult with my tax advisor on all tax-related matters and with my attorney on all legal matters before taking any action suggested in the Financial Plan.

**(c) Delivery of the Financial Plan and Duration of the EJG Financial Planning.**

The Financial Plan I receive, both initially and as updated thereafter, is current as of the date the Financial Plan (or a subsequent version) is provided. This means it is provided to me based on my needs as of the date set forth in the Financial Plan based on information I have provided to my Planning Team. While I have ongoing access to my Planning Team to revisit my Financial Plan in exchange for the annual fee described in Section 2 (Fees) below, Edward Jones, my Planning Team and other Edward Jones personnel will not continuously monitor my Financial Plan nor continuously update my Financial Plan. Rather, my Financial Plan generally will be reviewed and updated prior to each Renewal Date (as defined in Section 2), and/or at such time as I direct it to be updated, based on information I disclose to my Planning Team, such as updates to my Financial Planning Profile, progress toward my identified investment goals or changes to my goals as well as updates to any financial planning analysis in my Financial Plan. While it is anticipated that I will receive an updated Financial Plan at least once per year, in limited instances at my or my Planning Team's request, the delivery date for an annual Financial Plan may be extended (a "Plan Delivery Extension"). Typically, a Plan Delivery Extension will not extend more than three (3) months into the next occurring annual period. For example, during a Plan Delivery Extension, an annual Financial Plan due to be delivered by January 31, 2026 may instead be delivered to me by April 30, 2026. In the event of a Plan Delivery Extension, my next annual updated Financial Plan typically will be delivered by the end of the same annual period (i.e., using the foregoing example, my next annual plan typically will be delivered by January 31, 2027). The Annual Fee will continue to be charged to me as set forth in Section 2 of this Agreement regardless of the Plan Delivery Extension.

**(d) Groupings.**

(i) In some cases, the Financial Plan I receive through EJG Financial Planning can address the combined needs of a group of individuals (a "Planning Group"), inclusive of my identified planning needs and the identified planning needs of the other members of the Planning Group. If I qualify for EJG Financial Planning at the Planning Group level and desire to obtain such services, I acknowledge that the other members of the Planning Group also must enter into this Agreement as well as the Generations Services Agreement and,

if I elect to participate in a Planning Group, I hereby consent to personal and financial information about me obtained or used for purposes of EJG Financial Planning being shared with and accessible by each member of my Planning Group, my and their authorized persons, and my and their Planning Group. Additionally, if I have separately directed Edward Jones to group my Edward Jones accounts together with accounts owned by others for the sole purpose of sharing financial and nonpublic personal information in furtherance of planning for financial goals and/or investing (collectively, a "Relationship Group"), then personal and financial information about me, including but not limited to information obtained or used for purposes of EJG Financial Planning and my Financial Plan, will be shared with and accessible to each Relationship Group member and each authorized party of the grouped accounts. My Relationship Group may include more members and authorized parties than my Financial Planning Group. I understand that the members and authorized parties of my Relationship Group will be reflected on the account statements I receive from Edward Jones or, if I do not have an account at Edward Jones, through separate correspondence I receive from Edward Jones.

(ii) I further acknowledge that if individuals are added to my Planning Group, I will be required to execute a new Edward Jones Generations Financial Planning Authorization and Agreement Form ("Authorization and Agreement Form") along with the other members of my Planning Group. In addition, I acknowledge that if an individual in my Planning Group becomes incapacitated or is deceased, the services provided to me under EJG Financial Planning will continue unless and until I notify Edward Jones of my desire to terminate the services. In other circumstances where an individual in my Planning Group will no longer receive EJG Financial Planning, I understand I may be required to execute a new Authorization and Agreement Form in order to continue to receive the services.

**(e) Implementation Considerations; Separate Investment**

**Advisory and Brokerage Services.** The Financial Plan I receive through EJG Financial Planning may provide asset allocation guidance for a variety of account types at Edward Jones. Implementation of the asset allocation guidance and specific account and/or investment recommendations contained in the Financial Plan I receive is not part of EJG Financial Planning. Instead, implementation guidance will be provided to me as a separate service through an Edward Jones Generations Investment Plan. I understand and agree that I should carefully consider all relevant factors before deciding how or whether to implement recommendations I receive. I am not obligated to use Edward Jones to implement my Financial Plan. I acknowledge that if I choose to

implement some or all of the recommendations provided through the Financial Plan through Edward Jones, Edward Jones will act as an investment adviser or broker-dealer depending on the products or services selected and that I will be subject to separate agreements, applicable charges, fees or expenses (please see the Form CRS Document or speak with a Financial Advisor for more information on these separate services). I am solely responsible for deciding whether to implement any of the recommendations for any account(s) considered in the completed Financial Plan. Additionally, the analysis in the Financial Plan related to my asset(s) held outside of Edward Jones ("Outside Assets") is limited to general asset allocation guidance and does not include specific investment recommendations. Edward Jones and Edward Jones personnel (including but not limited to my Planning Team) do not provide advice or specific investment recommendations on my Outside Assets.

## 2. Fees

- (a) I agree to pay Edward Jones a recurring annual fee ("Annual Fee") for EJG Financial Planning. Upon my enrollment in EJG Financial Planning, Edward Jones will provide written confirmation of my enrollment and the estimated renewal date on which the Annual Fee will be charged for EJG Financial Planning services after my first year of enrollment (the "Renewal Date").
- (b) Additionally, Edward Jones will provide me written notice of the Annual Fee prior to the Renewal Date. I understand and agree the Annual Fee will automatically renew and be charged to me on each Renewal Date unless: (1) Edward Jones increases the Annual Fee and I do not consent to the change as set forth in this Section 2(b); and/or (2) I or Edward Jones terminate the service as set forth in Section 4 (Term and Termination) below. The Annual Fee for my first year of enrollment in EJG Financial Planning will be set forth in the Authorization and Agreement Form, provided separately with this Agreement. The Annual Fee for each subsequent year of my enrollment in EJG Financial Planning (each a "Renewal Period") may differ from my initial Annual Fee based on the services to be provided in each subsequent year, the complexity of my planning needs and other factors as described in the Brochure. Edward Jones will notify me in writing in advance of the Renewal Date of the Annual Fee to be charged for the next occurring Renewal Period. In the event the Annual Fee will increase, Edward Jones will either, at Edward Jones' sole election, (1) notify me at least thirty (30) days in advance of the fee increase pursuant to Section 9 below, after which date the Annual Fee increase will take effect, or (2) alternatively and in lieu of thirty (30) days' prior notice to me, require me to sign an amended Authorization and Agreement Form or other designated Edward Jones document provided to me wherein I must agree to the Annual Fee increase to continue to receive EJG Financial Planning.

(c) Depending on when I enroll, different payment options may be available to me, including, but not necessarily limited to, paying in quarterly installments. My method of payment will be selected when I sign the Authorization and Agreement Form. If I elect to pay the Annual Fee in quarterly installments per annum, the fee must be deducted from an eligible account I hold at Edward Jones. If I chose to pay the fee from an eligible account I hold at Edward Jones, I authorize Edward Jones to debit the cash or money market fund balance in my eligible account for payment of such fees. If the account I designate for deduction of the fee does not contain sufficient cash or money market fund balances to pay the fees, I authorize Edward Jones to liquidate assets in the account in an amount necessary to satisfy the debit balance. I understand the liquidation of assets in the account may result in a taxable event for me.

(d) If this Agreement is terminated by me or Edward Jones, I understand that I am not entitled to a refund of any fees paid to Edward Jones in an annual period in which I have received a completed Financial Plan, inclusive of a Plan Delivery Extension if applicable. If I have not yet received a completed Financial Plan for a current annual period and I have paid some or all of my Annual Fee already, I may be entitled to a refund of the fees paid during the active planning year as set forth in Section 4 (Term and Termination) if my Planning Team has not completed at least three of the five Financial Planning Components of my annual Financial Plan described in Section 1(b) (ii) above. The amount of such a refund will be at the discretion of Edward Jones. If my Planning Team has completed at least three of the five Financial Planning Components of my Financial Plan described in Section 1(b)(ii), and my annual financial plan is not subject to a Plan Delivery Extension, I understand I will not be entitled to a refund of any amount of my Annual Fee already paid, but that I will not be billed for any remaining amount of my Annual Fee that is still due. If my annual Financial Plan is subject to a Plan Delivery Extension and I have not received a completed Financial Plan by the end of the Plan Delivery Extension period, regardless of whether at least three of the five components have been completed, Edward Jones will refund the amount of the Annual Fee I have paid during such annual period inclusive of the Plan Delivery Extension period.

## 3. No Legal or Tax Advice

While my Planning Team may take certain tax consequences under consideration, provide education about certain potential estate and tax planning strategies and/or meet with my third-party legal and tax advisors to discuss my Financial Plan, I understand that Edward Jones and my Planning Team do not provide tax or legal advice and I should not rely on Edward Jones and my Planning Team for legal or tax advice. I further understand that it is important for me to monitor my personal situation and current events, such as changes in tax laws and financial markets, and

that I should consult with my tax advisor or CPA on all tax-related matters and with my attorney on all legal matters before taking any action suggested in the Financial Plan or financial planning analysis generally. If I share tax-related or estate planning-related information or documents with my Planning Team, such information or documents may be generally referenced in my Financial Plan, however, Edward Jones and my Planning Team will not provide legal or tax advice with respect to such information and documents and/or undertake to retain such information or documents on my behalf.

## 4. Term and Termination

### (a) Ongoing Financial Planning and Automatic Renewal.

(i) If I elect to receive EJG Financial Planning, this Agreement shall commence on the date I sign the Authorization and Agreement Form and shall automatically renew each year on the Renewal Date until terminated pursuant to Section 4(a)(ii), 4(a)(iii) or 4(b) below.

(ii) Termination Prior to the Delivery of the Initial Financial Plan. This Agreement can be terminated for any reason by Edward Jones upon thirty (30) days' written notice to me or by me upon thirty (30) days' written notice to a member of my Planning Team prior to the delivery of the initial Financial Plan during the first year of my enrollment in EJG Financial Planning. Termination shall not affect services performed prior to termination. If either party provides notice of termination to the other, Edward Jones and my Planning Team will no longer provide EJG Financial Planning to me, including but not limited to the delivery of the Financial Plan to me. If such termination occurs after my payment of the initial Annual Fee, in whole or in part, for EJG Financial Planning and prior to the delivery of the Financial Plan to me, Edward Jones may refund to me the Annual Fee, or portion of the Annual Fee as outlined in Section 2(d) above.

(iii) Termination After Receipt of the Initial Financial Plan. After the delivery of the initial Financial Plan, this Agreement can be terminated for any reason by Edward Jones upon thirty (30) days' written notice to me prior to the next occurring Renewal Date or by me upon thirty (30) days' written notice to a member of my Planning Team prior to the next occurring Renewal Date. Termination shall not affect services performed prior to termination. If either party provides notice of termination to the other as set forth in this subparagraph, Edward Jones and my Planning Team will no longer provide EJG Financial Planning to me. If I have paid the Annual Fee for the Renewal Date, in whole or in part, prior to the termination date, Edward Jones may refund the Annual Fee, or portion thereof, that I paid for such Renewal Date as outlined in Section 2(d) above.

### (b) Termination of Generations Services Agreement.

Termination of this Agreement for any reason shall automatically terminate the Generations Services Agreement and termination of the Generations Services Agreement for any reason shall automatically terminate this Agreement.

## 5. Governing Law

Except to the extent preempted by federal law, I agree that this Agreement and all amendments to this 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.

## 6. Notices

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 EJG Financial Planning. 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 [edwardjones.com/disclosures](http://edwardjones.com/disclosures).

## 7. Receipt of Form ADV

I acknowledge I have received and reviewed the Edward Jones Generations Financial Planning Brochure.

## 8. Assignment

Edward Jones may not assign (as this term is defined under the Investment Advisers Act of 1940) this 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.

## 9. Entire Agreement

I acknowledge that this Agreement, the Authorization and Agreement Form, the Generations Services Agreement, any supplement(s) to the foregoing, the Brochure and the disclosures incorporated in the Financial Plan that I receive, as amended from time to time, constitute the full and entire understanding

between the parties. If any provision of this Agreement is or becomes invalid or unenforceable for any reason, this shall not affect the validity or enforceability of any other provision of this Agreement. I agree that Edward Jones may amend terms and conditions or services related to EJG Financial Planning at any time. Edward Jones will notify me of any material changes by mail, by email, by posting such changes online, or by any other means permitted by law, including a notification on my statement (or periodic performance report for discretionary accounts) directing me to the Edward Jones website to review details of a change. The effective date of the modification will be at least thirty (30) days from the date of notification or a later 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, my continued use of EJG Financial Planning 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 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 Agreement, then the terms of this Agreement shall govern; or (b) if the inconsistency or discrepancy relates to a particular account type, additional service or the Annual Fee, then the terms of the agreement or document for that account type, service or Annual Fee shall govern.

## 10. Indemnification

I agree to indemnify and hold Edward Jones harmless from any causes of action, claims, expenses or liabilities that might be asserted by me or any third party against Edward Jones by reason of my actions or omissions related to this Agreement. Notwithstanding the foregoing, nothing contained in this section or elsewhere in this 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.

## 11. Conditions Beyond Edward Jones' Control ("Force Majeure")

I agree not to hold Edward Jones 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.

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

Use of any electronic systems to access EJG Financial Planning 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.

## 13. Conduct of Edward Jones Not a Waiver

Edward Jones' failure to insist at any time upon strict compliance with this 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.

## 14. 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 along with this Agreement.

## 15. Arbitration Agreement

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

By signing the associated Authorization and Agreement form, I agree as follows:

1. All parties to this Agreement and any supplement thereto 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 Agreement. Except as otherwise expressly provided below, any controversy arising out of or relating to any of the EJG Financial Planning services, 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 Agreement, or to the breach thereof, or transactions or accounts maintained by me with Edward Jones, including but not limited to 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 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 Agreement except to the extent stated herein.