

# Edward Jones Branch Office Financial Planning Services Brochure

as of March 27, 2026

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## Item 1: Cover Page

This brochure provides information about the qualifications and business practices of Edward D. Jones & Co., L.P. (“Edward Jones,” “we” or “us”). If you have any questions about the contents of this brochure, please contact us at 800-803-3333. The information in this brochure has not been approved or verified by the U.S. Securities and Exchange Commission (“SEC”) or by any state securities authority. Registration with the SEC or any state securities authority does not imply a certain level of skill or training.

Additional information about Edward Jones is also available on the SEC’s website at [www.adviserinfo.sec.gov](https://www.adviserinfo.sec.gov).

## Item 2: Material Changes

Below is a summary of the material changes that have been made to this brochure following our prior annual filing on February 14, 2025.

- On May 2, 2025 we updated the brochure to reflect that, in some cases, home office licensed personnel will assist Edward Jones Financial Advisors in providing the Point in Time Financial Planning Service described in this brochure.
- On May 2, 2025 we updated the brochure to reflect that the Point in Time Financial Planning Service is currently offered on a limited basis through a limited number of Financial Advisors.
- On May 2, 2025 we updated the brochure to clarify that if you have separately directed Edward Jones to group your 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”), the personal and financial information about you, including but not limited to information obtained or used for purposes of the Branch Office Financial Planning Services and your Financial Plan(s), will be shared with and accessible to each Relationship Group member and each authorized party of the grouped accounts.
- On September 25, 2025 we updated the brochure to describe limited instances when the delivery date for an annual Financial Plan may be extended into the next occurring annual period. For more information, please refer to the Overview of the Ongoing Financial Planning Service section in Item 4: Advisory Services.
- We are updating the Brochure to describe the maximum fee for the Point in Time Financial Planning Service, and that the fee may be discounted in Edward Jones’ sole discretion. For more information please refer to Item 5: Fees and Compensation

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## Item 4: Advisory Services

Edward Jones is a registered broker-dealer and investment adviser. This brochure (“Brochure”) provides clients (“client,” “you” or “your”) with information about Edward Jones Branch Office Financial Planning Services (“Branch Office Financial Planning Services”), which is an investment advisory service.

You should read this Brochure carefully and consult with your tax professional before you decide to engage Edward Jones for Branch Office Financial Planning Services.

Edward Jones separately offers other financial planning services to certain high-net-worth clients enrolled in its Edward Jones Generations offering (“Generations Financial Planning”). Additionally, Edward Jones offers other investment advisory services (“Advisory Programs”) as well as separate brokerage services. The separate Generations Financial Planning service, Advisory Programs, and brokerage services are not described in this brochure and are not part of the Branch Office Financial Planning Services. Certain programs or offerings are only available through select financial advisors. You can obtain disclosure brochures about our other advisory services at [edwardjones.com/advisorybrochures](http://edwardjones.com/advisorybrochures) and our brokerage services at [edwardjones.com/brokerageinformation](http://edwardjones.com/brokerageinformation).

Because the Branch Office Financial Planning Services is an investment advisory service offered by Edward Jones as an SEC-registered adviser, Edward Jones has a fiduciary duty to act in your best interest and to abide by the duties of care and loyalty under the Investment Advisers Act of 1940 when providing Branch Office Financial Planning Services to you. Other services you obtain through Edward Jones, including other investment advisory and brokerage services, are separate and distinct from Branch Office Financial Planning Services and each is governed by separate arrangements that we may have with you. Brokerage services are subject to different laws than investment advisory services. The specific services provided to you, our relationship with you and our legal duties to you in each arrangement are described in our applicable agreements with you and the disclosures we provide to you in connection with those services.

Edward Jones is the primary operating subsidiary of The Jones Financial Companies, L.L.L.P. (“JFC”), a holding company registered as a partnership with the State of Missouri. Edward Jones registered with the SEC as a broker-dealer in 1941 and as an investment adviser in 1993. Edward Jones became a member of the National Association of Securities Dealers (“NASD”) (now known as the Financial Industry Regulatory Authority (“FINRA”)) in 1939.

### The Branch Office Financial Planning Services

The Branch Office Financial Planning Services are provided by Edward Jones as a registered investment adviser through its financial advisors (“Financial Advisors”). Some Financial Advisors are part of a team, and in such cases, other Financial Advisors and other licensed professionals that are part of your Financial Advisor’s team may act on your Financial Advisor’s behalf from time to time in providing Branch Office Financial Planning

Services to you. Your Financial Advisor’s team can include other branch office based Financial Advisors, Associate Financial Advisors and/or other licensed personnel as well as, in the case of the Point in Time Financial Planning Service (as described below), home office based licensed personnel such as Wealth Strategists. References to your “Financial Advisor” in this Brochure include your Financial Advisor’s team.

Edward Jones and its Financial Advisors act in the capacity of an investment adviser, and not a broker, when gathering information from you to create and discuss your plan. By providing Branch Office Financial Planning Services, neither Edward Jones nor its Financial Advisors or other personnel are acting as a fiduciary under the Employee Retirement Income Security Act of 1974 (“ERISA”) or section 4975 of the Internal Revenue Code of 1986.

The decision to engage in Branch Office Financial Planning Services is yours. Before making this decision, you should determine whether the Branch Office Financial Planning Services are appropriate for your investment goals or needs. If you decide to engage in Branch Office Financial Planning Services, we will not begin providing you with such services until our acceptance and approval of a written agreement between you and Edward Jones (“Financial Planning Services Agreement”). In evaluating whether to enroll in Branch Office Financial Planning Services at Edward Jones, you should consider a number of factors, including that you may be able to obtain some or all of the same services through another investment adviser.

Edward Jones currently provides two types of Branch Office Financial Planning Services: (1) the Point in Time Planning Service; and (2) the Ongoing Financial Planning Service.

### Overview of the Point in Time Financial Planning Service

While there are no specific minimum asset requirements to obtain the Point in Time Financial Planning Service, certain criteria such as whether you participate in an Edward Jones Advisory Program may determine your eligibility for the Point in Time Financial Planning Service. The Point in Time Financial Planning Service is currently offered on a limited basis through a limited number of Financial Advisors.

The Point in Time Financial Planning Service includes one or more consultations with your Financial Advisor who will analyze your situation and provide a personalized financial plan (“Financial Plan”) to you, which addresses, at a minimum, the following components: (1) goal planning, (2) cash and income planning, (3) portfolio and investment allocation, (4) risk and protection, and (5) estate and wealth transfer. The Financial Plan is based on information and documentation that you provide relating to your financial situation, investment objectives and goals, time horizon, risk tolerance and other pertinent factors. To obtain your Financial Plan, you must provide the requested information to us and attend a consultation or consultations with your Financial Advisor to provide or verify any requested information and documentation. Edward Jones and its Financial Advisors will rely on the information and documentation you provide to create your Financial Plan and will not independently

verify such information and documentation.

The Point in Time Financial Planning Service is provided on a discrete basis and at a point in time and does not involve ongoing advice. This means the Point in Time Financial Planning Service is provided to you based on your needs at a particular point in time and there is no ongoing monitoring of your situation or needs. Edward Jones, your Financial Advisor and other Edward Jones personnel will not monitor your Financial Plan, your progress toward an investment goal or update any financial planning analysis on an ongoing basis, and will not ensure, in any way, that you follow through with any recommendations made in your Financial Plan. It is important for you to monitor your personal situation and current events, such as changes in tax laws and financial markets. You should consult with your tax advisor or CPA on all tax-related matters and with your attorney on all legal matters before taking any action suggested in the Financial Plan. Edward Jones reserves the right to limit, modify or discontinue offering the Point in Time Financial Planning Service at any time.

Your participation in the Point in Time Financial Planning Service will terminate automatically upon the delivery of the completed Financial Plan to you. You, Edward Jones or your Financial Advisor may terminate your participation in the Point in Time Financial Planning Service prior to your receipt of the completed Financial Plan at any time. If either you, your Financial Advisor or Edward Jones provides written notice of termination, you will no longer receive the Point in Time Financial Planning Service as of the date of termination.

## Overview of the Ongoing Financial Planning Service

To be eligible for the Ongoing Financial Planning Service, you must have at least \$250,000 enrolled in one or more Edward Jones Advisory Program(s) or be a member of a Planning Group (as defined below) where all members of the Planning Group are Edward Jones clients and at least one member of the Planning Group has at least \$250,000 enrolled in one or more Edward Jones Advisory Program(s). This asset threshold is used for purposes of determining eligibility for the Ongoing Financial Planning Service only and the advice and recommendations you receive through the Ongoing Financial Planning Service are separate from the advice and recommendations provided through the Advisory Program services you receive.

The Ongoing Financial Planning Service includes a completed Financial Plan, and periodic updates to the Financial Plan (generally, at least once per year), which address at a minimum, the following components: (1) goal planning, (2) cash and income planning, (3) portfolio and investment allocation, (4) risk and protection, and (5) estate and wealth transfer, and is based on one or more consultations with your Financial Advisor (and/or members of your Financial Advisor's team) and the information and documentation you provide relating to your financial situation, investment objective and goals, time horizon, risk tolerance and other pertinent factors (collectively, your "Investment Profile"). In addition, you will receive an ongoing

relationship with your Financial Advisor which enables you to consult with your Financial Advisor about your Financial Plan as needed and revise your Financial Plan as needed based on changes to your Investment Profile or other information you communicate to your Financial Advisor (and/or members of your Financial Advisor's team). Edward Jones and its Financial Advisors will rely on the information and documentation you provide initially to create your initial Financial Plan and thereafter to review and update your Financial Plan.

Upon your enrollment in the Ongoing Financial Planning Service, you will receive written confirmation of your enrollment in the Ongoing Financial Planning Service, the estimated renewal date for your Financial Plan ("Renewal Date") and the annual fee you will pay for the service on your Renewal Date.

You will receive written notice of the Annual Fee prior to the date the Annual Fee will be charged to you. Please contact your Financial Advisor or Edward Jones if you do not receive the written notice prior to your Renewal Date.

Each Financial Plan you receive as part of the Ongoing Financial Planning Service, both initially and thereafter, is current as of the date set forth on the Financial Plan. While you have ongoing access to your Financial Advisor to revisit your Financial Plan in exchange for the fees described herein, Edward Jones, your Financial Advisor and other Edward Jones personnel will not continuously monitor your Financial Plan nor update your Financial Plan unless you direct it to be updated. Rather, your Financial Plan generally will be updated annually, or at such time as you direct it to be updated, based on information you disclose to your Financial Advisor, such as updates to your Investment Profile, progress toward your identified investment goals or changes to your goals as well as updates to any financial planning analysis in your Financial Plan(s). While it is anticipated that you will receive an updated Financial Plan at least once per year, in limited instances at your or your Financial Advisor'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 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 you by April 30, 2026. In the event of a Plan Delivery Extension, your next annual Financial Plan typically will be delivered by the end of the same annual period (i.e., using the foregoing example, your next annual plan typically will be delivered by January 31, 2027). The Annual Fee will continue to be charged to you as set forth in Item 5 regardless of the Plan Delivery Extension.

It is important for you to monitor your personal situation and current events, such as changes in tax laws and financial markets. You should consult with your tax advisor or CPA on all tax-related matters and with your attorney on all legal matters before taking any action suggested in the Financial Plan.

You may terminate the Ongoing Financial Planning Service by providing written notice to your Financial Advisor. Edward Jones reserves the right to limit, modify or discontinue offering the Ongoing Financial Planning Service upon written notice to

enrolled clients. Please see Item 5 below and the Financial Planning Services Agreement for information on the circumstances under which Edward Jones will refund the Annual Fee to you in the event you terminate the service or Edward Jones discontinues the service.

## The Financial Plan

**Scope of the Financial Plan.** Each Financial Plan you receive, either through the Point in Time Financial Planning Service or the Ongoing Financial Planning Service, generally will address goal identification and prioritization, the estimated probability of reaching your identified goal(s), cash and income planning, portfolio and investment allocation, and risk and protection planning considerations. Depending on the complexity of your financial situation, a Financial Plan may also help you evaluate financial needs such as retirement income, college savings, wealth protection, employee benefits planning (e.g., equity compensation arrangements), and tax or estate planning considerations. Although you may be provided with certain tax-related or estate planning-related information, Edward Jones and your Financial Advisor do not give tax or legal advice. Each Financial Plan also will suggest a general asset allocation based on your stated risk tolerance, age, investment time horizon and experience. Each Financial Plan is current as of the date specified on the report provided.

**Groupings.** In some cases, the Financial Plan(s) you receive through the Branch Office Financial Planning Services can address the combined needs of a group of individuals (a “Planning Group”), inclusive of your identified planning needs and the identified planning needs of the other members of the Planning Group. If you qualify for Branch Office Financial Planning Services at the Planning Group level and desire to obtain such services, you and the other members of the Planning Group also must each enter into a Financial Planning Services Agreement and all members of the Planning Group, including you, must consent to share certain personal and financial information with your Financial Advisor(s), and the other members of the Planning Group.

There may be limitations, as determined by Edward Jones, regarding the number of people in a Planning Group. Additionally, if you have separately directed Edward Jones to group your 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 you, including but not limited to information obtained or used for purposes of the Branch Office Financial Planning Services and your Financial Plan(s), will be shared with and accessible to each Relationship Group member and each authorized party of the grouped accounts. Your Relationship Group may include more members and authorized parties than your Planning Group. The members and authorized parties of your Relationship Group will be reflected on the account statements you receive from Edward Jones or, if you do not have an account at Edward Jones, through separate correspondence you receive from Edward Jones.

**Implementation.** Each Financial Plan you receive through the Branch Office Financial Planning Services provides general asset allocation guidance. Implementation, or execution, of the asset allocation guidance and other recommendations contained in the Financial Plan(s) you receive is not part of Branch Office Financial Planning Services. You should carefully consider all relevant factors before deciding how or whether to implement the asset allocation guidance and recommendations contained in the Financial Plan(s). Any asset allocation guidance shown in the Financial Plan(s) could differ from the actual allocation provided through Edward Jones Advisory Programs and/or brokerage services. You are also not obligated to use Edward Jones or its Financial Advisors to implement your Financial Plan. If you choose to implement some or all of your Financial Plan through Edward Jones, you will have the option of investing through a commission-based brokerage account, a fee-based investment advisory account or both. Edward Jones will act as a broker-dealer or investment adviser depending on the products and services you select. Details about brokerage and investment advisory offerings, including charges, fees and expenses associated with them, are set forth in other agreements and disclosures available through your financial advisor and at [edwardjones.com/disclosures](http://edwardjones.com/disclosures).

If you invest through a brokerage account, you pay commissions and other charges (such as sales loads on mutual funds) at the time of each individual securities transaction. As a result, this type of account may be more appropriate than an investment advisory services account if you do not expect to trade on a regular basis and do not want ongoing investment advice on assets held in an investment advisory services account(s). For investment advisory services accounts, you pay an ongoing asset-based fee (rather than a commission on each individual transaction) for investment advisory services such as investment selection, asset allocation, execution of transactions, custody of securities and account reporting services. The asset-based fee is assessed monthly, in arrears. As a result, an investment advisory services account may be more appropriate than a brokerage account if you want ongoing investment advice and expect to trade more frequently. Edward Jones is the sponsor, broker and investment adviser for a variety of Advisory Programs. Your Financial Advisor may not offer all Advisory Programs at Edward Jones. Please speak with your Financial Advisor for more information on these separate services. Additionally, the analysis in the Financial Plan related to accounts that you hold outside of Edward Jones (“Outside Accounts”) is limited to general asset allocation guidance and does not include specific investment recommendations. Edward Jones and its Financial Advisors do not provide advice or specific investment recommendations on Outside Accounts. Edward Jones and its Financial Advisors are under no obligation to take into account information about your Outside Accounts when providing other brokerage and/or advisory services to you, including but not limited to services provided in connection with your implementation of the Financial Plan.

## Customized Advisory Services

The Financial Plan will cover the topics discussed above in Item 4.B. to the extent applicable to your circumstances. The Financial Plan will be customized to your individual needs and circumstances. As described above, we rely on the information and documentation you provide to create your Financial Plan. This information and documentation will be the factual basis in forming your Financial Plan. The information gathered during the financial planning process will not be used to make investment recommendations in any Edward Jones accounts.

## A. Client Restrictions

We do not provide specific investment recommendations as part of the Branch Office Financial Planning Services. Therefore, this item is not applicable to the Branch Office Financial Planning Services.

## B. Portfolio Management Services to Wrap Fee Programs

This item does not apply to the Branch Office Financial Planning Services.

## C. Assets Under Management

While this information does not apply to the Branch Office Financial Planning Services, as of December 31, 2025, we managed \$494,281,232,605 in discretionary assets and \$578,967,564,739 in non-discretionary assets across all of our Advisory Programs.

## Item 5: Fees and Compensation

### Fees

The fees for the Branch Office Financial Planning Services are payable in advance. Your fee may be lower than the maximum fee listed if Edward Jones or your financial advisor negotiates a lower fee. Reducing the fee is at the sole discretion of Edward Jones. While the maximum fee for each Branch Office Financial Planning Services is set forth herein or in a separate fee disclosure, the fee you ultimately pay for the service you elect will be set forth on the Financial Planning Services Authorization and Agreement Form ("Authorization and Agreement Form") that you sign at the time of enrollment.

*Point in Time Financial Planning Service Fee.* The maximum fee for the Point in Time Financial Planning Service is \$3600 but may be discounted in Edward Jones' discretion. The fee will be billed to you after you sign the Authorization and Agreement Form. Depending on when you enroll, different payment options may be available to you. Your method of payment will be selected when you sign the Authorization and Agreement Form.

*Ongoing Financial Planning Service Fee.* The maximum fee for the Ongoing Financial Planning Service is \$3,600 per year ("Annual Fee") but may be discounted in Edward Jones' discretion. The initial Annual Fee will be billed to you after you sign the Authorization and Agreement Form. Generally, the Annual Fee for each successive annual period will be billed to

you on or prior to each successive Renewal Date. In the event Edward Jones increases the Annual Fee, the change will be subject to the notice and consent provisions set forth in the Financial Planning Services Agreement. Depending on when you enroll, different payment options may be available to you, including, but not necessarily limited to, paying in quarterly installments. Your method of payment will be selected when you sign the Authorization and Agreement Form. If you elect to pay the Annual Fee in quarterly installments per annum, the fee must be deducted from an eligible account held at Edward Jones.

If your participation in the Ongoing Financial Planning Service is terminated by you or Edward Jones, you will not be entitled to a refund of any fees paid to Edward Jones for an annual period in which you have received a completed Financial Plan, inclusive of a Plan Extension Delivery if applicable. If you have not yet received a completed Financial Plan for a current annual period and have paid some or all of your Annual Fee already, you may be entitled to a refund of the fees paid during the active planning year if your Financial Advisor has not completed at least three of the five components of your annual Financial Plan described in Item 4A. above. The amount of such a refund will be at the discretion of Edward Jones. If your annual Financial Plan is subject to a Plan Delivery Extension and you 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 you have paid during such annual period inclusive of the Plan Delivery Extension period.

*Additional Fees and Expenses.* There are no additional fees or expenses for the Branch Office Financial Planning Services. There are additional fees and expenses associated with implementing a Financial Plan in an advisory account, a brokerage account or a combination of advisory and brokerage accounts. Your Financial Advisor can provide you with that information upon your request.

### Compensation for the Sale of Securities or Other Investment Products

Edward Jones generally pays a portion of the fees described above to your Financial Advisor. Additionally, as described above, the Branch Office Financial Planning Services do not include specific investment recommendations or implementation of the guidance or other recommendations provided in the Financial Plan. If you choose to implement your Financial Plan through Edward Jones by purchasing, selling or enrolling in products and services available through Edward Jones, your purchase, sale or enrollment in such products and services will result in revenue to Edward Jones and its affiliates. You will pay the fees and costs associated with the purchase or sale of such products and services. Additionally, your Financial Advisor may recommend that you purchase, sell or enroll in products and services available through Edward Jones. Such recommendations are not part of the Branch Office Financial Planning Services. Your Financial Advisor will benefit by earning compensation when you purchase, sell or enroll in products and services available through Edward Jones. These financial incentives create a conflict

between Edward Jones' interest, your Financial Advisor's interest and your own. We address these conflicts of interest through disclosures you will receive at or before the time of your Financial Advisor's recommendations to you. Additionally, Financial Advisors are subject to training, supervision, regulatory requirements, and internal policies and controls that are reasonably designed so that clients are recommended only those products and services that are appropriate in light of their financial circumstances. Please refer to the "Understanding how we are compensated for financial services" document found at [edwardjones.com/compensation](http://edwardjones.com/compensation) for more information about how Edward Jones, its Financial Advisors and affiliates are compensated. Wealth Strategists are compensated through salary, bonuses and profit-sharing distributions based on the profitability of the firm.

You have the option to implement your Financial Plan through other investment advisers. As such, you should consider that the fees you pay for such products and services at Edward Jones may be lower or higher than if purchased through another financial institution.

## Item 6: Performance-Based Fees and Side-by-Side Management

Edward Jones and its supervised persons do not receive performance-based fees in connection with this service.

## Item 7: Types of Clients

Generally, the Branch Office Financial Planning Services are available only to residents of the United States and certain U.S. territories.

## Item 8: Methods of Analysis, Investment Strategies and Risk of Loss

### Methods of Analysis and Investment Strategies

Edward Jones collects information from you such as your goals and purpose for investing, assets, risk tolerance, time horizon (time frame over which you will be accumulating and/or distributing your investments), and other personal and financial information. This information is used in our financial planning software and analytical tools to help create your Financial Plan.

The analysis contained in your Financial Plan is based on Edward Jones' long-term capital market assumptions for each asset class. This includes an analysis of historical trends and our global outlook to assist in projecting long-term expected investment performance. Our capital market assumptions include estimates for the risk and return of each asset class, and how asset classes may perform in relation to one another. They are developed by a team of investment professionals through a variety of quantitative modeling techniques and qualitative insights and are subject to change over time based on our analytical judgment. Our asset class capital market assumptions are used to derive the strategic asset allocation guidance and performance expectations used within your Financial Plan.

Results in your Financial Plan are also derived from Monte Carlo simulations. This simulation model calculates numerous possible outcomes to help forecast events and investment performance. Even though there is in-depth analysis behind these scenarios, there is no guarantee the model will predict what asset classes will return in the future, and returns may be significantly different than shown in your Financial Plan.

### Risk of Loss

Your financial and personal situation will change over time, including as you approach your financial goals, and you should revisit your Financial Plan and the asset allocation for your accounts periodically in light of changes in your circumstances and financial situation. The Branch Office Financial Planning Services do not include monitoring, implementing or updating the advice or investment strategies recommended in your Financial Plan on an ongoing basis. It is your responsibility to diligently review your Financial Plan periodically and make changes to your investment strategy, including rebalancing your investments as needed to meet your portfolio objectives.

There is no guarantee that you will meet your goals or the expected returns if you invest based on the recommendations in your Financial Plan. All investment strategies and investments involve risk. Any advice or recommendations provided within your Financial Plan, if implemented, may result in one or more accounts being worth more or less than the amount of money you invested. Past performance does not guarantee future results, and there is no guarantee that your investment objectives will be achieved.

## Item 9: Disciplinary Information

This section contains information about certain legal and regulatory matters that Edward Jones believes are material to a client's evaluation of our advisory business or the integrity of our management. Edward Jones has also been subject to various legal and regulatory proceedings relating to our other businesses that are disclosed in Part 1 of our Form ADV, which is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov), as well as on FINRA's website at [www.finra.org/brokercheck](http://www.finra.org/brokercheck).

**FINRA – Municipal Securities Transactions Below Minimum Denominations.** On June 2, 2017, Edward Jones, without admitting or denying the findings, entered into a settlement agreement with FINRA's Department of Market Regulation in connection with its investigation of possible violations of MSRB rules regarding transactions in certain municipal securities in amounts lower than the applicable minimum denominations. As part of the settlement, Edward Jones agreed to pay a monetary fine of \$210,000.

**FINRA – Supervision of Tools-Generated Reports.** On July 13, 2017, Edward Jones, without admitting or denying the findings, entered into a settlement agreement with FINRA in connection with its investigation of the supervision of the use and dissemination of reports generated through Edward Jones' systems by financial advisors. FINRA expressly stated that its review of 65,000 reports did not reveal any instances of reports

that were misleading.

FINRA also stated that Edward Jones had made changes to enhance its supervisory processes. As part of the settlement, Edward Jones agreed to pay a monetary fine of \$725,000.

#### **FINRA – Call Detail Records Production and Preservation.**

On December 13, 2022, Edward Jones entered into a settlement agreement with FINRA without admitting or denying the findings therein. FINRA alleged Edward Jones violated FINRA Rules 8210(a)(1) and 2010 by (1) failing to timely, completely and accurately respond to certain FINRA requests for call detail records that are not required broker-dealer books and records and (2) failing to preserve certain responsive call detail records during the pendency of regulatory requests. Edward Jones was censured, agreed to certify that it has established and implemented policies, procedures, processes and internal controls reasonably designed to address and remediate the issues identified by FINRA in the settlement, and agreed to pay a monetary fine of \$1.1 million.

**State of Pennsylvania – Investment Adviser Registration.** On January 12, 2024, Edward Jones and the Pennsylvania Department of Banking and Securities entered into a Consent Order. The Department alleged that from in or about January 2015 through the present, Edward Jones failed to register at least one employee as an investment adviser representative in Pennsylvania in violation of Section 301(c.1)(1)(ii) of the Pennsylvania Securities Act of 1972 (“the 1972 Act”), 70 P.S. § 1-301(c.1)(1)(ii). Without admitting or denying the findings in the Order, Edward Jones agreed to pay a monetary fine of \$300,000 and to comply with the relevant provision of the 1972 Act.

#### **SEC Off-Channel Communications Platforms Investigation.**

On August 14, 2024, Edward Jones entered into a settlement with the SEC in connection with the SEC’s industry-wide investigation into the preservation of electronic communications pursuant to applicable recordkeeping provisions of Section 17(a) of the Securities Exchange Act of 1934 (“Exchange Act”) and Section 204 of the Investment Advisers Act of 1940 (“Advisers Act”) and supervisory provisions of Section 15(b)(4)(E) of the Exchange Act and Section 203(e)(6) of the Advisers Act, and applicable rules thereunder. Edward Jones fully cooperated with the SEC’s investigation and has enhanced its policies and procedures concerning the use of approved communication methods. The settlement imposes a cease-and-desist order and censure, requires Edward Jones to pay a civil monetary penalty of \$50 million, and requires Edward Jones to comply with undertakings including the retention of an independent compliance consultant to assess the firm’s policies and systems regarding electronic communications recordkeeping and assist Edward Jones in further enhancing those policies and systems.

**Multistate Supervision Investigation.** As announced by the North American Securities Administrators Association (“NASAA”) on January 8, 2025, a coordinated investigation into Edward Jones’ supervision of financial advisors who serviced brokerage customers who hired the firm’s investment adviser to manage some or all of the customers’ securities investments during the period of approximately July 1, 2016 to June 30, 2018 (the

“Investigation”) has been conducted by a multistate task force, coordinated among members of the NASAA, with Texas and Montana serving as the lead states for the other 48 states and 3 U.S. territories participating in the Investigation (together the “Investigation Participants”). Specifically, the Investigation focused on whether Edward Jones had reasonably designed procedures to precisely apply the holding period of a Class A share mutual fund purchase relative to the fee offsets provided when brokerage clients holding these security types transferred to an Edward Jones advisory offering. Without admitting or denying the findings of facts or conclusions of law set forth in the orders issued by each Investigation Participant, Edward Jones agreed to pay each Investigation Participant \$320,754.72 in administrative monetary fines, as well as an additional \$15,000 in costs to certain states, that resulted in a total monetary fine of \$17.25 million.

## **Item 10: Other Financial Industry Activities and Affiliations**

Edward Jones and our affiliates perform services outside of the Branch Office Financial Planning Services, including opening advisory accounts through our Advisory Programs, the execution of brokerage transactions through brokerage accounts (e.g., the purchase or sale of securities or insurance products), the retail distribution of securities (e.g., mutual funds), lending, the participation in principal transactions and certain underwritings, and other brokerage and investment advisory services.

Edward Jones and our affiliates receive compensation, including fees and commissions, associated with these services outside of the Branch Office Financial Planning Services. We have a financial interest in our clients’ transactions and the recommendations we make to clients to buy or sell securities or investment products through Edward Jones. Accordingly, we will offer you the option to implement your Financial Plan through Edward Jones in a brokerage or advisory capacity depending on your needs and the level of service you want. You have the sole responsibility for determining if you want to implement some or all of your Financial Plan with Edward Jones and are under no obligation to do so.

A conflict of interest exists where Edward Jones has an existing business relationship with the mutual fund families that may be recommended if you implement your Financial Plan with Edward Jones. Edward Jones receives revenue sharing payments from certain unaffiliated mutual fund families on client assets. “Revenue sharing” generally means a mutual fund family shares with another company, like Edward Jones, a portion of the revenue it earns through managing mutual fund assets. Edward Jones’ receipt of revenue sharing creates a conflict of interest in the form of additional financial benefits to us, our Financial Advisors and equity owners. For more information regarding revenue sharing, please visit [edwardjones.com/disclosures](https://edwardjones.com/disclosures) or request a revenue sharing disclosure document from your Edward Jones financial advisor.

The following summarizes Edward Jones’ material relationships or arrangements with other entities that participate in the financial industry.

Edward Jones, the primary operating subsidiary of JFC, is dually registered with the SEC as an investment adviser and broker-dealer, and is a member of FINRA.

Olive Street, a wholly owned subsidiary of JFC, is registered as an investment adviser with the SEC and serves as the investment adviser of affiliated mutual funds available through Edward Jones. Certain current or former associates of Edward Jones serve as officers or directors/trustees of the affiliated investment adviser and/or the affiliated mutual funds.

Edward Jones, an Ontario limited partnership (Edward Jones in Canada), an indirectly wholly owned subsidiary of JFC, is a broker-dealer registered with the Canadian Investment Regulatory Organization.

Edward Jones Trust Company (“EJTC”), a wholly owned subsidiary of JFC, is a federally chartered savings and loan association that offers personal trust and investment management services. EJTC also acts as custodian for certain traditional IRAs and Roth IRAs that are participating, or have participated, in Edward Jones programs.

Edward Jones owns directly or indirectly 100% of three insurance agencies that conduct insurance-related activities in the U.S.: Edward Jones Insurance Agency of New Mexico, L.L.C., a New Mexico limited liability company; Edward Jones Insurance Agency of Massachusetts, L.L.C., a Massachusetts limited liability company; and Edward Jones Insurance Agency of California, L.L.C., a California limited liability company.

JFC indirectly owns 100% of two insurance agencies that conduct general insurance-related activities in Canada: Edward Jones Insurance Agency (Quebec) Inc., a Canadian corporation; and Edward Jones Insurance Agency, an Ontario, Canada, limited partnership.

Edward Jones owns 7% of Customer Account Protection Company Holdings, Inc. (CAPCO), a captive insurance group.

JFC indirectly owns 100% of EDJ Insurance Company, Inc., a Missouri captive insurance company.

## Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Edward Jones has established a Code of Ethics to ensure that our associates:

- Act with integrity and in an ethical manner with you and all of our clients
- Place your and all of our clients’ interests first
- Conduct personal trading in compliance with our Code of Ethics, avoid potential conflicts of interest and make sure they do not abuse the faith and trust you have placed in them
- Comply with all applicable rules, regulations and laws
- Do not use any material nonpublic information they may receive as a result of their employment with Edward Jones

Some Edward Jones associates are deemed “access persons” under our Code of Ethics because they may have access to nonpublic information regarding either the securities in a client’s accounts or changes to investments, including asset allocations. Under our Code of Ethics, access persons must receive prior approval before acquiring a beneficial ownership interest in any security in an initial public offering, limited offering or hedge fund transaction. Additionally, access persons are required to submit to the chief compliance officer, or his or her delegate, a list of any securities they own and securities transactions they made for any account they control at Edward Jones or another financial institution. You may request a copy of the Edward Jones Code of Ethics from your financial advisor.

If you choose to implement your Financial Plan with Edward Jones, please review all agreements and disclosures associated with the investment solutions to understand how they work, the fees, charges and expenses you will pay, and information about conflicts of interest.

## Item 12: Brokerage Practices

If you wish to use Edward Jones to implement your Financial Plan, you should discuss this with your Financial Advisor to determine which accounts best suit your needs for purposes of implementation. Additional disclosures on brokerage practices will be provided if you choose to open an account with Edward Jones. If you already have an account with Edward Jones, please refer to the disclosures you already received on brokerage practices or you may request a copy from your Financial Advisor. You may also see [edwardjones.com/brokerageinformation](http://edwardjones.com/brokerageinformation).

## Item 13: Review of Your Financial Plan

*Point in Time Financial Planning Service.* Your Financial Plan will not be periodically reviewed or monitored by your Financial Advisor on an ongoing basis. After your Financial Plan is delivered to you, it is your responsibility to periodically review your plan and it is your choice whether to implement any or all of your plan.

*Ongoing Financial Planning Service.* As described in Item 4, after you receive your initial Financial Plan, your Financial Advisor will attempt to set up a consultation with you annually to revisit your Financial Plan. Neither your Financial Advisor nor Edward Jones will independently review or monitor your Financial Plan on an ongoing basis as described in Item 4.

After your Financial Plan(s) are delivered to you, initially and with each time thereafter, it is your responsibility to periodically review your current plan and it is your choice whether to implement any or all of your plan.

## Item 14: Client Referrals and Other Compensation

From time to time, Edward Jones and our financial advisors pay for client referrals and potential client leads from third parties (“paid solicitor arrangements”). The third parties providing the referrals and leads are not affiliated with Edward Jones. The

compensation paid to third parties can include a flat-fee or subscription fee that is not dependent on whether a referral or lead becomes an Edward Jones client or an ongoing fee that is stated as a percentage of the Annual Fee or the fee of other advisory programs offered at Edward Jones (collectively referred to as “Edward Jones Advisory Program”), which is dependent upon the referral or lead becoming a client in an Edward Jones Advisory Program. Edward Jones enters into written agreements with such third parties governing the paid solicitor arrangements. Paid solicitor arrangements create a conflict of interest as the third party has an incentive to recommend prospects engage with an Edward Jones financial advisor and, where the third party compensation is dependent upon the client enrolling in an Edward Jones Advisory Program, the third party has an incentive to recommend the prospect enroll in an Edward Jones Advisory Program.

In addition to the paid solicitor arrangements disclosed above, from time to time, our financial advisors receive uncompensated referrals from other professionals or clients. Our financial advisors also may provide uncompensated referrals to other professionals. Other than in connection with Edward Jones approved solicitor arrangements, Edward Jones policy prohibits financial advisors from purchasing or providing any compensation, cash or non-cash, directly or indirectly, in exchange for appointments or referrals. The purchase of lists (such as mailing or calling lists), by Edward Jones and our financial advisors, from third parties does not involve solicitation or referrals to Edward Jones.

From time to time, affiliates of Edward Jones make and/or maintain investments in other firms, including financial services firms, that we utilize, in part, to deliver the service offerings of an Edward Jones Advisory Program. Such investments in these firms by our affiliates can influence our decision to incorporate such product or service offering into an Edward Jones Advisory Program.

Certain unaffiliated mutual fund companies and/or ETF sponsors (or their investment advisers) pay certain expenses on behalf of financial advisors, including training and educational expenses, and in some instances make payments directly to Edward Jones to subsidize training and educational costs for Financial Advisors.

These companies also participate in conferences or other marketing activities with Edward Jones and generally share in the cost of those activities. Edward Jones has not entered into any agreement with any ETF, mutual fund, or its investment adviser or its distributors or affiliates providing for payment of such expenses as a condition of inclusion on the list of available investments offered by Edward Jones. Our Financial Advisors are not allowed to consider a product partner’s sponsorship of a marketing activity when providing advice or making any recommendation.

## Item 15: Custody

Edward Jones does not take custody of your assets as part of the Branch Office Financial Planning Services. If you choose to

implement some or all of your Financial Plan through Edward Jones, your assets will be held at Edward Jones as a broker-dealer or Edward Jones Trust Company, depending on the type of account(s).

If you implement your Financial Plan through existing accounts at Edward Jones, or open accounts at Edward Jones to implement your Financial Plan, please review your account statements carefully and notify us immediately if you detect an error or a discrepancy.

## Item 16: Investment Discretion

Edward Jones does not have investment discretion as part of the Branch Office Financial Planning Services. Neither Edward Jones nor its Financial Advisors will act upon such recommendations or advice resulting from the Financial Plan unless requested by you to do so. If you choose to implement your Financial Plan with Edward Jones, you can do so in one or more brokerage or advisory accounts. If you decide to implement your plan in one of Edward Jones’ discretionary Advisory Programs, you will be giving Edward Jones discretionary investment and trading authority over such account(s). Refer to the specific Advisory Program brochures for more detail at [edwardjones.com/advisorybrochures](http://edwardjones.com/advisorybrochures).

## Item 17: Voting Client Securities

Edward Jones does not vote client securities as part of the Branch Office Financial Planning Services.

## Item 18: Financial Information

This section does not apply to Edward Jones.

## Item 19: Requirements for State-Registered Advisers

This section does not apply to Edward Jones.

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