

# Edward Jones Home Office Financial Planning Services Brochure

as of March 29, 2024

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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 material changes that have been made to this brochure since it was first filed on November 13, 2023.

- We updated the brochure to reflect that on January 12, 2024, a Consent Order was executed between Edward Jones and the Pennsylvania Department of Banking and Securities, without admitting or denying the findings therein, for alleged 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). Please see Item 9.A.: Disciplinary Information and Other Financial Industry Activities and Affiliations for more information.

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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 Home Office Pilot Financial Planning Services ("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 Financial Planning Services.

Edward Jones also offers other investment advisory services ("Advisory Programs") as well as separate brokerage services. Such Advisory Programs, or brokerage services, are not described in this brochure and are not part of the 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](https://edwardjones.com/advisorybrochures) and our brokerage services at [edwardjones.com/brokerageinformation](https://edwardjones.com/brokerageinformation).

Edward Jones is the primary operating subsidiary of The Jones Financial Companies, 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.

### A. Edward Jones Provision of the Financial Planning Services

Edward Jones provides Financial Planning Services, on a limited basis to a limited number of clients as a pilot program, as a registered investment adviser through its Home Office-based Wealth Strategists (each a "Wealth Strategist").

The Wealth Strategists providing the Financial Planning Services to you are serving as investment adviser representatives for the Financial Planning Services only and are not taking on any responsibility for financial advice and/or recommendations associated with any investments you may buy, sell or hold at Edward Jones or elsewhere. While your financial advisor at Edward Jones ("financial advisor") may refer you to a Wealth Strategist for Financial Planning Services, provide administrative services such as assisting Wealth Strategists in collecting information from you for the Financial Planning Services and/or delivering the Financial Plan to you, or hold a professional designation related to financial planning, your financial advisor does not provide Financial Planning Services. Instead, all Financial Planning Services are provided by Wealth Strategists. All investment advice, investment strategies, recommendations, and brokerage services associated with your Edward Jones accounts that you receive from your financial advisor are separate from the Financial Planning Services.

The decision to engage in Financial Planning Services is yours. Before making this decision, you should determine whether the Financial Planning Services are appropriate for your investment goals or needs. If you decide to engage in 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. In evaluating whether to enroll in 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.

### B. Overview of the Financial Planning Services

The Financial Planning Services include one or more consultations with a Wealth Strategist or team of Wealth Strategists who will analyze your situation and provide a personalized financial plan ("Financial Plan") to you. The Financial Plan is based on information and documentation that you provide relating to your financial situation, investment objectives, time horizon, risk tolerance and other pertinent factors. To obtain your Financial Plan, you must provide the requested information to us and attend a meeting or meetings with your Wealth Strategist or team of Wealth Strategists to provide or verify any requested information and documentation. Edward Jones and its Wealth Strategists will rely on the information and documentation you provide to create your Financial Plan and will not independently verify such information and documentation.

The Financial Plan you receive 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, the Financial Plan you receive 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, its Wealth Strategists and your financial advisor do not give tax or legal advice. The Financial Plan also will suggest a general asset allocation based on your stated risk tolerance, age, investment time horizon and experience. The Financial Plan is current as of the date specified on the report provided. The Financial Planning Services are provided on a discrete basis and at a point in time and do not involve ongoing advice. This means the Financial Planning Services are 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, its Wealth Strategists and other Edward Jones personnel, such as your financial advisor, 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. The Financial Planning Services end after the Financial Plan has been delivered to you. We reserve

the right to limit, modify or discontinue offering the Financial Planning Services at any time.

Edward Jones and its Wealth Strategists 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 Financial Planning Services, neither Edward Jones nor its Wealth Strategists 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.

**Client Eligibility.** While there are no specific minimum asset requirements to obtain the Financial Planning Services, certain criteria such as whether you participate in an Edward Jones Advisory Program may determine your eligibility for the Financial Planning Services.

**Planning Groups.** In some cases, the Financial Planning Services can address the combined needs of a group of related 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 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 Agreement and all members of the Planning Group, including you, must consent to share certain personal and financial information with the Wealth Strategists, your financial advisor 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.

**Implementation.** The Financial Plan you receive through the Financial Planning Services provides general asset allocation guidance. Implementation, or execution, of the asset allocation guidance and other recommendations contained in the Financial Plan you receive is not part of 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. Any asset allocation guidance shown in the Financial Plan 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 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](https://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, its Wealth Strategists and its financial advisors do not provide advice or specific investment recommendations on Outside Accounts. Edward Jones, its Wealth Strategists 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.

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

## C. 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.

## D. Client Restrictions

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

## E. Portfolio Management Services to Wrap Fee Programs

This item does not apply to the Financial Planning Services.

## F. Assets Under Management

While this information does not apply to the Financial Planning Services, as of December 31, 2023, we managed

\$289,673,344,599 in discretionary assets and \$402,574,903,909 in non-discretionary assets across all of our Advisory Programs.

## Item 5: Fees and Compensation

### Fees

We do not charge you a separate fee for the Financial Planning Services but reserve the right to do so in the future.

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

As described above, the 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 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](https://edwardjones.com/compensation) for more information about how Edward Jones, its financial advisors and affiliates are compensated.

You have the option to implement your Financial Plan through other brokers or 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 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 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

Edward Jones is a registered broker-dealer and investment adviser. 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 brokerage business 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).

**SEC – Municipal Bond Pricing.** On August 13, 2015, Edward Jones, without admitting or denying the findings, entered into a settlement in public administrative and cease-and-desist proceedings with the SEC regarding certain of the firm's municipal securities activities. Pursuant to the settlement, the SEC alleged that Edward Jones violated Sections 17(a)(2) and (3) of the Securities Act of 1933 ("Securities Act"), Sections 15B(c)(1) and 15(b)(4)(E) of the Securities Exchange Act of 1934 ("Exchange Act"), and MSRB Rules G-17, G-11(b) and (d), G-27 and G-30(a). Edward Jones was censured and ordered to cease and desist from violating or causing any current and future violations of Sections 17(a)(2) and (3) of the Securities Act, Section 15B(c)(1) of the Exchange Act and MSRB Rules G-17, G-11, G-27 and G-30. The settlement required Edward Jones to pay \$5,194,401.37 to current and former customers of Edward Jones and to pay a civil money penalty in the amount of \$15 million. In entering into the settlement, the SEC considered remedial acts undertaken by Edward Jones related to this matter.

**FINRA – Mutual Fund Sales Charge Waivers.** On May 5, 2015, FINRA's Enforcement Division advised Edward Jones that it was investigating whether any violations of the federal securities laws or rules had occurred with respect to mutual fund purchases and sales charge waivers for certain retirement plan and charitable organization accounts. Prior to being advised of the investigation, Edward Jones had commenced a review of this issue and self-reported to FINRA. On October 26, 2015, Edward Jones, without admitting or denying the findings, entered into a settlement agreement with FINRA to resolve this matter. Pursuant to the settlement, Edward Jones agreed to provide remediation to certain customers, estimated at the time of the settlement agreement to be approximately \$13.5 million. A monetary penalty was not imposed by FINRA. In reaching the settlement, FINRA recognized the extraordinary cooperation of Edward Jones, including its self-reporting of the issue to FINRA.

**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.

## Item 10: Other Financial Industry Activities and Affiliations

Edward Jones and our affiliates perform services outside of the 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), research, 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 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](https://edwardjones.com/brokerageinformation).

## Item 13: Review of Your Financial Plan

Your Financial Plan will not be periodically reviewed or monitored by your Wealth Strategist, team of Wealth Strategists or financial advisor on an ongoing basis. After your Financial Plan is delivered to you, it is your responsibility to periodically review your plan and your choice whether to implement any or all of your

plan. The contents of your plan will vary in scope based on your particular needs and the associated complexity.

Once the Financial Plan is delivered to you, your Financial Planning Services will terminate.

## Item 14: Client Referrals and Other Compensation

From time to time, Edward Jones and our financial advisors receive client referrals or potential client leads from third parties. Edward Jones and our financial advisors pay for these referrals from third parties that are not affiliated with Edward Jones.

Although Edward Jones is not precluded from entering into other types of solicitor arrangements, currently client referrals result from an individual providing information to a third-party solicitor and subsequently being matched with an Edward Jones financial advisor (and, in certain cases, financial advisors associated with financial institutions other than Edward Jones). Edward Jones entered into a written agreement with the solicitor and pays the solicitor a fee for the referrals.

Payments to the solicitor for referrals, along with any other costs associated with this arrangement, are paid entirely by Edward Jones and our financial advisors and are not dependent on whether a referral or lead becomes an Edward Jones client.

In addition to the 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.

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 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 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](https://edwardjones.com/advisorybrochures).



## **Item 17: Voting Client Securities**

Edward Jones does not vote client securities as part of the 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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