

About Edward Jones

Edward D. Jones & Co., L.P., is dually registered with the Securities and Exchange Commission (SEC) as a broker-dealer and an investment adviser. Edward Jones is also a member of Financial Industry Regulatory Authority (FINRA).

Statement of Financial Condition — Edward Jones' Statement of Financial Condition is available at edwardjones.com/about/financial-reports.html, your local office or by mail upon written request.

About Your Account

Account Information — Your account agreement(s) contain the conditions that govern your account. Contact your financial advisor if you have any changes to your financial situation, contact information or investment objectives.

Account Accuracy — If you believe there are errors on your account, promptly notify your financial advisor or Client Relations. To further protect your rights, including rights under the Securities Investor Protection Act (SIPRA), re-confirm any oral communication by sending us a letter within 30 days. If you think there is an error with, or you have a question about, your electronic transfers, contact Client Relations.

Complaints about Your Account — If you have a complaint, call Client Relations or send a letter to Edward Jones, Attn: Complaints Investigations, 12555 Manchester Rd., St. Louis, MO 63131 or send an email to complaints@edwardjones.com

Pricing — For the most current prices of your investments, contact your financial advisor or visit Online Access. While we believe our pricing information is reliable, some information is provided by third parties and we cannot guarantee its accuracy.

Systematic and Money Market Transactions — Additional transaction details may be available upon written request to Edward Jones, Attn: Trade Operations Dept.

Fair Market Value for Individual Retirement Accounts — Your account's fair market value as of Dec. 31 will be reported to the Internal Revenue Service (IRS) as required by law.

Withholding on Distributions or Withdrawals

— Federal law requires Edward Jones to withhold income tax on distribution(s) from your retirement accounts and other plans, unless you elect not to have withholding apply, by completing the appropriate form and returning it to the address specified on the form. Your election will remain in effect until you change or revoke it by completing and returning a new form. If you elect not to have withholding or do not have enough income tax withheld from your distributions, or if payments of estimated taxes are not sufficient, you may be responsible for payments of estimated taxes and/or incur penalties as a result. State withholding, if applicable, is subject to the state's withholding requirements.

Fees and Charges — The "Fees and Charges" amount shown in your Value Summary includes the following:

- Account fees (e.g., advisory program asset-based fees and retirement account fees);
- Fees and charges for services (e.g., check reorders and wire transfers); and
- Margin loan interest

This amount does not include transaction-based fees and charges on the purchase or sale of a security or other product (e.g., systematic investing fees, commissions, sales charges, and markups/ markdowns). These fees and charges are shown in the activity section(s) of your statement or on your trade confirmations. For more information, contact your financial advisor.

Rights to Your Money Market Fund, Bank Deposit and Free Credit Balances — The uninvested cash in your account ("Free Credit Balance") is payable on demand. You may instruct us to liquidate your Insured Bank Deposit or Money Market fund balance(s). We will disburse the proceeds to you or place them in your accounts. Your instructions must be made during normal business hours and are subject to the terms and conditions of the account agreement(s).

To learn more about fees and costs, revenue sharing, and the compensation received by Edward Jones and your financial advisor, please talk with your financial advisor or visit edwardjones.com/disclosures.

CONTACT INFORMATION

Client Relations	Online Access	Other Contacts
 Toll Free Phone 800-441-2357	 For hours, visit edwardjones.com	 Edward Jones Personal MasterCard® 866-874-6711
 201 Progress Parkway Maryland Heights, MO 63043	 Edward Jones Online Support 800-441-5203	 Edward Jones Business MasterCard® 866-874-6712
		 Edward Jones VISA® Debit Card 888-289-6635

