

Investments & Services

At Edward Jones, we understand why you're investing. You have specific financial goals and the desire to provide for yourself and your loved ones. Because we serve individual investors and business owners, our resources are dedicated to helping you reach your long-term financial goals. That's why we live and work in your community.

Rather than chasing the latest fad, we recommend a diversified approach that we believe will perform well over the long term while managing risk.* By meeting in person and on a regular basis, we can offer financial solutions that are specifically designed for you.

Annuities

Fixed
Immediate
Variable

Business Retirement Plans

401(k)s
403(b)s
457(b)s
Defined Benefit
Profit-sharing
SEP IRAs
SIMPLE IRAs

Education Savings

529 Plans
Coverdell Education Savings
Accounts

Edward Jones Advisory Solutions^{®1}

Edward Jones Income Manager[®] Account²

Managed Account Program^{®1}

Equity Investments

Common Stocks
Stock Unit Investment Trusts

Estate and Trust Services

Estates Hotline for
Estate-planning Professionals
Premium Account Valuation
Transfer on Death
Trust Services³
Trustee
Co-trustee
Managing Agent

Exchange-traded Funds

Financial Calculators

Cost Basis
Debt Management
Education Savings
Estate Considerations
Insurance Needs
Retirement
Tax Estimators

Fixed-income Investments

Bond Unit Investment Trusts
Bonds
Corporate
Government-sponsored
Enterprise
Mortgage-backed Securities
Municipal
U.S. Treasury
Certificates of Deposit

Individual Retirement Accounts

Roth IRAs
Traditional IRAs

Insurance

Long-term Care
Long-term Disability
Permanent Life
Term Life

Investment Banking

Investor Education Programs

Mutual Funds

Online Account Access

E-delivery

Portfolio and Retirement Plan Reviews

Research

Equities
Fixed Income
Mutual Funds

Retirement Account Consolidation

Saving, Spending and Borrowing Solutions

Check Writing and Debit Cards⁴
Direct Deposit
Edward Jones Flex Funds[®] Account
Insured Bank Deposit Program⁵
Online Bill Payment
Personal and Business Credit Cards⁶
Personal Lines of Credit⁷
Taxable and Tax-free
Money Market Funds

Systematic Investing⁸

Dividend and Income Reinvestment
Monthly Investing Program



“Highest in Employee Advisor Satisfaction among Financial Investment Firms, Five Times in a Row”

Edward Jones received the highest numerical score in the employee advisor segment in the proprietary J.D. Power 2008, 2010, 2012 - 2014 Financial Advisor Satisfaction StudiesSM. 2014 study based on 3,901 total responses and measures overall financial advisor satisfaction among advisors registered with the Financial Industry Regulatory Authority (FINRA) investment firms. Proprietary study results are based on experiences and perceptions of financial advisors surveyed in January - April 2014. Your experiences may vary. Visit jdpower.com.

Call today to learn more about how we can help you achieve your financial goals.

See reverse for important disclosures.

1 Edward Jones is a dually registered broker-dealer and investment adviser. Edward Jones Advisory Solutions® is an asset allocation program that provides investment advisory services. Depending on a client's minimum investment, a client can select Fund Models, which invest in affiliated mutual funds (if available), unaffiliated mutual funds and exchange-traded funds (ETFs), or UMA Models, which also include separately managed allocations (SMAs). Please review the applicable Edward Jones Advisory Solutions Brochure for more information. The Managed Account Program® is an investment advisory service offered by Edward Jones. A complete explanation of the program, including fees, can be found in the Managed Account Program Brochure.

2 For more information on Edward Jones Income Manager®, including the Terms and Conditions document, go to www.edwardjones.com/incomemanager.

3 Trust and related services are provided by Edward Jones Trust Company, an affiliate of Edward D. Jones & Co., L.P. (Edward Jones), a registered broker-dealer. Edward Jones Trust Company and Edward Jones are subsidiaries of the Jones Financial Companies, L.L.L.P. Edward Jones Trust Company may utilize Edward Jones or other affiliates to act as a broker-dealer for transactions or for other services. Payments of such services may be charged as an expense to the trust and will not reduce the amount of fees payable to Edward Jones Trust Company.

4 Edward Jones has arranged with BNY Mellon Investment Servicing Trust Company for PNC Bank, N.A., to issue Visa® cards to Edward Jones clients. When you use your cards, you will be accessing the available balance in your Edward Jones account. Application approval is contingent on a review of your check-writing history and/or credit information. ATM withdrawals using the Edward Jones debit card are subject to a fee of \$1 per ATM withdrawal plus surcharge fees charged

by ATM owners outside the PNC Bank network. Certain accounts may qualify for a waiver of the \$1 fee as well as rebates of ATM surcharge fees.

5 More information about the Insured Bank Deposit Program, including the program disclosure, is available from your financial advisor or at www.edwardjones.com/bankdeposit.

6 The creditor, issuer and service provider of this card is Elan Financial Services, pursuant to a license from MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated. © 2014 Elan Financial Services. All rights reserved.

7 Our Personal Line of Credit is a margin account. Borrowing against securities has its risks and is not appropriate for everyone. If the value of your collateral declines, you may be required to deposit cash or additional securities, or the securities in your account may be sold to meet the margin call. Interest will begin to accrue from the date of the loan and be charged to the account. Available only on certain types of accounts.

8 Systematic investing does not ensure a profit or protect against loss. Such a strategy involves continual investment in securities regardless of fluctuating price levels of those securities. The investor should consider his or her financial ability to continue the purchases through periods of low price levels.

*Diversification does not guarantee a profit or protect against loss.