Thank you for your interest in learning more about Edward Jones. As a well-respected and growing North American financial services firm, we have a lot to offer.

Because we are a privately owned partnership, we have the ability to plan for the long term without the pressure of quarterly earnings announcements. One of our key, long-term strategies is to systematically grow to 20,000 Financial Advisors by 2020.

As we grow, our work benefits both our clients and the communities where our Financial Advisors live and work. Growth creates tremendous opportunities within our firm. It attracts highly talented individuals who desire more autonomy in managing their professional practice. It empowers Financial Advisors to build personal, trusted relationships with clients.

Because we are growing, Edward Jones is committed to investing in the skills and knowledge of each Financial Advisor, helping each to reach his or her full potential. Because our growth will also create an increasing need for leaders, we are vested in developing the talents of our Financial Advisors who aspire to take on more responsibility.

Our opportunity, like our firm, is unique. This is why we choose to grow organically, without merger or acquisition. We are looking only for those who share our values, embrace our business model and understand the advantages of our business strategy.

If you are looking for a work environment with limitless potential, your next opportunity could be here at Edward Jones.

Jim Weddle
Managing Partner
You enjoy working with people, not for them. Join us.

Financial Advisors who make the move to Edward Jones notice a difference right away. They notice the prevailing spirit of collaboration. They notice the autonomy and sense of control over their own professional practices – and lives.

Edward Jones is a growing North American financial services firm with a deep cultural heritage. It’s a heritage based on relationships over revenue.

Since our first branch offices opened in 1957, many of them in areas not served by larger firms, we’ve built our business by serving individual investors face to face.

As an Edward Jones Financial Advisor, you will manage your practice in a firm-provided branch office in the community you choose. We provide a Branch Office Administrator and all the support you need to run your business your way.

The Edward Jones branch office business model has fueled our growth – from 304 offices in 1980 to more than 12,000 today in cities and suburbs across North America.

It’s a business model that works – for our Financial Advisors and the clients they serve. It’s why our relationships do not end with the purchase of a product; they continue as we offer clients tailored solutions to help them meet multiple financial goals.

Our entire business is centered around supporting you as you serve clients:

• Clients’ interests always come first.
• Our Financial Advisors’ branch offices are our only profit centers.
• We have no competing business interests in the firm.

Simply put, we believe our business model focuses on your relationships with clients, like no other firm in the industry.
One mission. Many solutions.

Our mission is helping individual investors achieve their long-term financial goals by understanding their needs and implementing tailored solutions. The extensive support and resources we provide for Financial Advisors help ensure you can serve each client’s unique needs. To that end, we approach solutions-based advice through the 5-Step Process.

The 5-Step Process helps you identify and define client needs, determine if goals are attainable, recommend appropriate solutions and review the client’s progress toward his or her goals. Our solutions-based approach is supported by a comprehensive product and services platform.

The Edward Jones 5-Step Process

A Long-term Investment Philosophy

Our investment philosophy – diversifying quality investments with the intent of holding them over the long term – guides our recommendations.

Edward Jones advisory programs, wealth and trust management, equities, unit investment trusts, fixed income, insurance services, mutual funds, retirement planning, annuities and cash management solutions all offer a unique and strong platform to Edward Jones Financial Advisors and clients.

The following pages will provide a more detailed picture of the Edward Jones product and services platform.

Edward Jones Solutions at a Glance

INVESTMENTS
- Annuities
  - Fixed
  - Immediate
  - Variable
- Business Retirement Plans
  - 401(k)
  - 403(b)
  - 457(b)
- Defined Benefit
- Profit-sharing
- Savings Accounts
- SEP IRAs
- SIMPLE IRAs

Education Savings
- 529 Plans
- Coverdell Education Savings Accounts

Equity Investments
- Common Stocks
- Stock Unit Investment Trusts
- Exchange-traded Funds

Fixed-income Investments
- Bond Unit Investment Trusts
- Bonds
  - Corporate
  - Government
  - Government-sponsored Enterprise Notes
  - Mortgage-backed Securities
  - Municipal
  - Zero Coupon
  - Certificates of Deposit (CDs)

Individual Retirement Accounts (IRAs)
- Roth IRAs
- Traditional IRAs

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

Money Market Funds

Mutual Funds

SERVICES
- Client Consultation Group (CCG)
- Edward Jones Advisory Solutions®
- Estate Considerations
- Financial Calculators
- Investment Banking
- Investor Education Programs
- Managed Account Program
- Online Account Access
- Plan Reviews
- Portfolio and Retirement Research
  - Equities
  - Fixed Income
  - Mutual Funds
- Retirement Plan
- Rollovers and consolidation
- Saving, Spending and Borrowing Solutions
- Systematic Investing
- Trust and Asset Management Services

1 Edward Jones is a dually registered broker-dealer and investment advisor. Edward Jones Advisory Solutions® and the Edward Jones Managed Account Program® are Edward Jones investment advisory programs.

2 Trust and asset management 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, LLC. P. Edward Jones Trust Company may use Edward Jones or other affiliates to act as a broker-dealer for transactions or for other services. Payments of such services generally will be charged as an expense to the trust and will not reduce the amount of fees payable to Edward Jones Trust Company.
Advisory Programs

Our advisory platform is the second largest mutual fund advisory program in the industry. We’ve developed two advisory programs to help you meet clients’ individual needs:

• Edward Jones Advisory Solutions® – Mutual Fund and Exchange-traded Fund (ETF) advisory program with Unified Managed Account (UMA) model options. This program offers clients a customized, comprehensive approach to investment management, including asset allocation, professional investment selection, dynamic threshold rebalancing, detailed performance reporting and tax-efficient management in our UMA models.

• The Managed Account Program® (MAP) – A dual-contract separate account program that offers access to professional money managers. Mutual Fund Research selects the separate account strategies in the program, and MAP proposals are driven by the home office and designed by analysts.

Cash Management

Our cash management solutions help simplify clients’ financial lives by offering solutions and services to meet their everyday saving, spending and borrowing needs.

Savings Solutions

• Money market funds
• Insured bank deposit program (FDIC-insured to $1.5 million)

Spending Solutions

• Personal and business credit cards
• Debit/ATM card
• Check writing
• Overdraft protection

Borrowing Solutions

• Personal line of credit (margin account)

Core Services

• Online account access
• Online bill payment
• Electronic funds transfer (ACH on Demand)
• Direct deposit
• Direct debit payments
• Systematic investing
  - Dividend and interest reinvestment
  - Dollar cost averaging buy/sell

Specialized Accounts

• Edward Jones Income Manager® Account
• Edward Jones Flex Fund® Account

<table>
<thead>
<tr>
<th>Program</th>
<th>Investments</th>
<th>Account Minimum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Advisory Solutions Fund Models</td>
<td>Mutual Funds and ETFs</td>
<td>$50,000</td>
</tr>
<tr>
<td>Advisory Solutions UMA Models</td>
<td>Mutual Funds, ETFs and Separately Managed Accounts (SMAs)</td>
<td>$500,000</td>
</tr>
</tbody>
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Employer Retirement Plans

Edward Jones Financial Advisors serve more than 220,000 retirement plans, ranging from self-employed individuals to corporations and organizations. Living and working in the communities we serve has enabled Edward Jones to be a market leader in small plans for business owners and community-based tax-exempt organizations. These plans are offered through a variety of key product providers, including:

- ADP
- American Funds
- John Hancock
- MassMutual
- OneAmerica
- Paychex
- Principal
- ADP
- American Funds
- John Hancock
- MassMutual
- OneAmerica
- Paychex
- Principal

In addition, Financial Advisors can also offer certain independent record-keeping solutions.

Edward Jones recognizes that employer retirement plans are a significant portion of our business. As a result, Financial Advisors are supported in their efforts to grow their employer retirement plan business in several ways:

- A dedicated employer retirement plan service department
- Formal training
- On-demand training
- Resources to assist Financial Advisors in prospecting, preparing for and delivering a closing presentation, and in servicing plans of all sizes
- An Employee Education Program
- Access to plan providers’ wholesaling network that’s focused solely on growing employer retirement plan business

Equities

Edward Jones offers Financial Advisors direct access to extensive trading support, research guidance and marketing resources for individual equities:

- Our equity trading desk provides branch teams with quality service aligned with the firm’s solutions-based advice and guidance. Equity traders work directly with Financial Advisors to identify market risks and opportunities and to provide order entry advice and guidance as needed. The trading desk strives to achieve the best possible outcome for clients’ equity orders by building relationships with key market centers to help ensure quality trade execution. The equity trading desk at Edward Jones does not profit from client trades.
- Our easy-to-use equity order entry platform is fast and integrated with client portfolios, allowing Financial Advisors to focus on meeting the current and future needs of clients.
- Our Equity Research team provides stock ideas for Financial Advisors to recommend to clients, when appropriate. The team typically follows about 300 companies and provides advice and guidance with thorough reports and interactive tools to help Financial Advisors build diversified portfolios with stocks.
- Marketing materials help Financial Advisors promote equity opportunities with clients. These include strategy reports, seminar presentations, fliers and more, many of which are available on demand and updated regularly to ensure timeliness.

As the Edward Jones investment philosophy focuses on quality, diversification and investing for the long term, certain equity products are restricted from purchase, including options, futures, certain complex ETFs, pink sheets, bulletin board and stocks trading less than $1.00 or below investment grade.
Fixed-income Investments

Our investment philosophy of quality, diversification and investing for the long term guides the fixed-income offerings at Edward Jones:

- Certificates of deposit (CDs)
- Corporate debt securities
- Mortgage-backed securities
- Municipal bonds
- U.S. agency securities
- U.S. Treasury securities

These principles also form the foundation of our fixed-income portfolio guidance and research opinions. Tools such as Financial Foundation allow Financial Advisors to review each client’s portfolio to ensure alignment with this guidance. We do not offer individual bonds below investment grade.

Our guidance is to buy those products in a professionally managed mutual fund vehicle, rather than as a stand-alone investment. The quality of our fixed-income securities is regularly reviewed by the home office, and client-facing research reports on some of our largest bond holdings are available.

Branches also have direct access to Edward Jones fixed-income traders and individualized support to address client needs. The fixed-income trading desks do not serve as a profit center but instead are focused on providing a consistent supply of bonds for inventory and getting the best price available for clients.

Individual Retirement Accounts (IRAs)

Edward Jones places a significant focus on helping clients prepare for and live in retirement. One of the primary components in helping with these needs includes the use of IRAs – both Traditional and Roth. Nearly half of all new accounts set up at Edward Jones are set up as individual retirement accounts.

Dedicated resources help Financial Advisors grow their IRA transfer and rollover business:

- Skilled associates to work through complicated topics, such as Net Unrealized Appreciation (NUA)
- Formal training programs for Financial Advisors
- Access to on-demand training
- Tools designed to assist clients and prospective clients in their retirement planning needs
- Retirement services team of more than 150 home office associates

Edward Jones IRAs are offered only as self-directed, meaning all the assets are held in the firm’s name. This allows clients to utilize a variety of investments to build a diversified portfolio. Services available on a Self-directed IRA include:

- Advisory Solutions
- Online account access
- Systematic investments/withdrawals
- Income Manager
- Automatic required minimum distributions
Insurance and Annuities

Edward Jones partners with a select group of insurance and annuity providers that we believe share our unwavering client focus. These providers offer a strong support network for our Financial Advisors as well as, in most cases, national wholesaler coverage.

Products available for clients include:

**Insurance**
- Life insurance
- Long-term care (LTC) insurance
- Hybrid life/LTC insurance
- Disability insurance

**Annuities**
- Fixed annuities – with and without guaranteed lifetime withdrawal benefits
- Single premium immediate annuities
- Variable annuities – with and without guaranteed lifetime withdrawal benefits
- Deferred income annuities

Edward Jones provides extensive home office support for insurance products, including:

- Branded marketing materials on insurance needs, including client seminars, direct mail and desktop presentations
- Customized pre-sale case support through the Client Consultation Group for complex client situations
- Ongoing due diligence of approved providers for competitiveness and financial strength.
- Innovative share class structure on annuities, allowing clients to take advantage of breakpoint pricing
- Comprehensive training on insurance and annuities, including live classroom sessions, online courses, regional classes and self-study materials
- Paperless annuity order entry and processing, including replacement business and paperless order entry for most life insurance and long-term care cases
- Automated licensing and appointment process
- Policy information accessible from your desktop and automatically integrated into client statements and diagnostic reports
- Centralized suitability review of annuity and insurance cases by Field Supervision Directors
- No overrides on insurance or annuity commissions

Mutual Funds

Approximately 6,000 mutual funds from more than 200 fund families are available for purchase at Edward Jones. We partner most closely with a number of preferred fund families. These industry-leading fund families share our client focus and provide us with excellent service and support:

- American Funds
- Franklin Templeton
- The Hartford
- Invesco
- JP Morgan Funds
- John Hancock
- Lord Abbett
- MFS
- OppenheimerFunds

Of course, Edward Jones Financial Advisors have the flexibility to recommend any buy-eligible mutual fund, regardless of whether the product partner is one from Edward Jones’ preferred fund families. The most important consideration is doing what’s right for the client, which is why there is no difference in payout to the Financial Advisor for working with a nonpreferred mutual fund partner.

Unit Investment Trusts

Edward Jones offers traditional fixed-income and equity Unit Investment Trusts (UITs) from Invesco (formerly Van Kampen) and First Trust Portfolios.

Nearly half of all Fixed-income UITs by market value are held at Edward Jones (as of December 2013), making us one of the largest sellers of fixed-income UITs in the industry. The bond trusts offered by Edward Jones are traditional, up-front sales charge fixed-income trusts that invest primarily in individual investment-grade bonds.

To ensure proper trust construction, our Product Review department establishes guidelines for UIT offerings, and we monitor each strategy for performance, expenses and diversification.

Although there are hundreds of equity UITs available, only a small subset of these trusts meets the rigorous guidelines established by Product Review. Edward Jones is occasionally involved in the creation of primary UITs; for example, the Central Equity Trust consists of securities selected by the firm’s research analysts.
Trust and Asset Management Services

Edward Jones Financial Advisors are the primary point of contact for clients utilizing Edward Jones Trust Company® services. This continuity of service, along with the support of a dedicated home office team, represents a major competitive advantage over other firms.

And just as there is continuity of service for Edward Jones clients, there is also continuity in investment philosophy. The Edward Jones Trust Company adheres to the same focus of serving the needs of long-term investors through quality investments, diversification and holding for the long term. It is equipped to handle some of our clients’ most complex or unique asset management needs. This includes the management of special assets, such as oil and gas, collectibles and real estate.

Edward Jones Trust Company can serve on most trusts, including:

- Living trusts
- Testamentary trusts
- Special needs trusts
- Charitable remainder trusts
- Irrevocable life insurance trusts

Our clients can engage the Trust Company in three ways:

1. Hire the Trust Company to serve as managing agent.
2. Appoint the Trust Company as trustee (or co-trustee).
3. Name Edward Jones Trust Company as successor (backup) trustee.

However our clients choose to engage us, Edward Jones Financial Advisors receive 35% net of the Trust Company fees for the lifetime of the account, and the assets remain credited to the Financial Advisor’s branch.

Client Consultation Group

The Client Consultation Group (CCG) is a team of professionals within the home office that specializes in the needs of affluent, high net worth clients. CCG can serve as a sounding board for your ideas and can help build upon the current strategies already in place; however, the client relationships and assets never leave your branch. Given the experience and background of the team members, CCG can also provide guidance and insight into your conversations with other professionals, such as CPAs and attorneys.

Some common topics that CCG may help with include those related to:

- Income and cash flow needs
- Transition of a business
- Estate and legacy considerations
- Protection

CCG will work alongside your branch, the client’s local team and other members of the home office to help provide a well-rounded approach to the client’s financial needs and goals, consistent with the Edward Jones investment philosophy and values.
For a firm so steeped in history, Edward Jones is also rich with technological and industry advances.

We’ve made investments in technology for a simple reason: To help individuals reach their serious, long-term financial goals. Our technology makes it easier and more convenient for your clients to do business with us, deepening your client relationships.

The Edward Jones technology advantage:
• A comprehensive and highly integrated tool suite automatically updates in multiple systems the information you enter, saving time and duplicate efforts.
• Business-goal-planning tools make it easy to analyze your business performance and develop effective client-creation strategies.
• Mobile and remote system access allows you to work from anywhere and have access to all the tools you have in the office.
• A desktop eLearning system is available for learning new skills that apply to your practice.
• Social media and electronic marketing tools enable you to connect with clients and prospects through LinkedIn and Facebook.

Our sophisticated, proprietary tools help you serve clients better by providing advanced analysis and reporting. Some of these tools are as follows:
• Relationship Manager provides a snapshot of a relationship with a client. It categorizes by relationships instead of households, and an “Opportunities” tab gives you an instant look at how you can more deeply serve each client.
• Financial Foundation identifies client needs and translates them into concrete financial goals. It includes steps to identify and prioritize needs, permits advanced analysis and generates a printed report.
• Portfolio helps you understand clients’ asset allocation and diversification, providing a precise analysis of all their securities.
• Portfolio Tools are available to help analyze client financials and help build a solid investment strategy. And Portfolio reports can be shared with clients through Online Account Access.
  • Portfolio Builder* to construct new portfolios
  • Portfolio Screener* to analyze portfolios against firm guidance and identify specific investments to help clients reach their goals
  • Portfolio Rebalancer* to reassess investments when clients consolidate assets at the firm
• Account Access provides clients with information about their Edward Jones accounts, including statements, tax forms and market news, as well as secure access to portfolio reports, e-signature forms and other documents. Account Access also features secure messaging functionality, which enables clients to communicate securely with the Financial Advisor and Branch Office Administrator, upload attachments (such as bank and retirement account statements) and discuss confidential information about the client’s account.
  • Income Manager™ Tool, for the Edward Jones Income Manager Account, allows you to manage clients’ income collection, transfers and distributions with one convenient, online source. The account and accompanying tool allow you to help clients simplify, track and access their income while also providing you the access you need to help manage their income and expenses.

Recognition

Did you know that Edward Jones has been recognized by WealthManagement.com/REP, magazine for the quality of its technology? Edward Jones ranked highest for technology among the nation’s six largest financial services firms in the publication’s annual Broker Report Card survey.

*For patent information, see www.edwardjones.com/patents.
Edward D. Jones Sr. founded the firm in 1922 on the principle that every employee should be compensated fairly for his or her contribution. Our partnership structure reflects this philosophy today. On Wall Street ranks Edward Jones highly for compensation for 2014 (see details below). Plus, as an experienced Financial Advisor, your compensation extends well beyond just commissions.

Asset-sharing Programs: At some point in your career, you may want to deepen relationships with a smaller number of clients. We compensate you as you transition client relationships to another, newer Financial Advisor.

The Partnership Opportunity
In addition to your compensation package, Financial Advisors in the past have had the opportunity to invest in Edward Jones’ parent company, The Jones Financial Companies, L.L.L.P., a Missouri limited liability limited partnership ("JFC"). Historically, limited partnership offer selection has been based on the minimum requirements of running a profitable and ethical branch as well as minimum tenure requirements. After meeting these basic criteria, other considerations have been leadership and the Financial Advisor’s assistance to others in his or her region and the firm. Today, more than 20,000 current and former Edward Jones associates are limited partners of JFC.

You’ll also receive:
- **An income guarantee** for your first 12 months of employment based on your trailing 12-month production.
- **Bonus** opportunities based on assets gathered and the profitability of your branch and the firm
- **Profit-sharing** opportunities
- **Incentive travel** opportunities

1 Limited partnership is a security and can only be acquired through a securities offering. The offering can only be made through a registered offering document or an exemption. Invitation to participate in any offering is at the discretion of the firm.

In the 2015 Financial Advisor compensation study conducted by On Wall Street,* Edward Jones ranked No. 1 across all production levels as compared to wirehouses. We’re the only large partnership remaining in the financial services industry. Those who share in the work share in the rewards through bonuses, profit sharing and partnership opportunities.

*On Wall Street, April, 2015. In super regional and regional company categories, Edward Jones was No. 1 for production levels $2 million, $1 million and $600,000. Past performance is not a guarantee of future results. Individual Financial Advisor experiences vary. Edward Jones has the sole discretion to change its compensation policies and practices at any time.

Rewards

Collaboration

**You enjoy working for yourself, but not by yourself.**

At Edward Jones, you’ll have a support network that extends from your branch office to your region to the home office.

- **Branch support** – In addition to setting up your office in your community, you will work with a dedicated Branch Office Administrator (BOA) to help run your office and take care of clients.
- **Regional leadership team** – A team of experienced Financial Advisors in your region will help you transition and provide you ongoing peer-to-peer advice.
- **Home office support** – You’ll be backed by thousands of associates to provide guidance on compliance, research, marketing and more.
- **Training** – You’ll have access to ongoing training that complements your knowledge and production level.
- **Leadership development** – True leaders never stop growing. It’s why we provide opportunities to advance your practices or step into a leadership role. Your professional development is tailored to you.
- **Transition support** – Should you decide to transition your practice to Edward Jones, you will be supported by a dedicated Transition Specialist who will help with all the critical components of your move. In addition, a Transitional Representative will work in your branch to help familiarize you with our systems and get your practice up and running. You’ll also have dedicated support to help open accounts and transition assets.
Your business. Your way.

Your business should reflect your vision. From transitioning your practice at Edward Jones to preparing for your own retirement, we offer the solutions you need.

Edward Jones has no mandatory retirement age. But when you’re ready, we’ll work with you to build a tailored Retirement Transition Plan that acknowledges the contributions you’ve made throughout your career. The plan provides:

- Flexibility in your transition
- Control over who will support your clients
- Fair compensation that recognizes your years of client service
- An appropriate timeline leading to retirement

We understand that it takes time, energy and self-reflection to explore a career move.

We’re available to speak with you confidentially, answer your questions and connect you with Financial Advisors who’ve recently made the transition to Edward Jones.

Contact us and we’ll connect you with a Transition and Integration Manager who will serve as your dedicated point of contact throughout the recruitment, transition and integration process.

If you’re ready to take your career to the next level, we’ll help you get started.

Let’s talk.

800-999-5650
www.edwardjones.com/explore