

■ Term Certain Annuities

What is a term certain annuity?

A term certain annuity is an income generating insurance contract issued by an insurance company. In exchange for a lump-sum premium the insurance company provides regularly scheduled payments for a single or joint annuitant for a selected period of time. A death benefit may be payable if the last surviving annuitant dies before all payments are made.

Insurance and annuities are offered by Edward Jones Insurance Agency (except in Quebec). In Quebec, insurance and annuities are offered by Edward Jones Insurance Agency (Quebec) Inc.

How are we paid for our service?

The insurance company pays Edward Jones a commission at the time you pay the premium. Typically you do not pay any sales charges or annual operating expenses when you purchase an annuity.

Other factors that determine the amount of payments you will receive include, but not limited to, your age, your gender, your health and the length of time you want the payments to last.

How is your financial advisor compensated?

Your financial advisor receives a percentage of the commissions the insurance company pays to Edward Jones. Our revenue affects Edward Jones' overall profitability and thus may affect any branch bonus your financial advisor receives.