

Edward Jones Generations™ Financial Planning Service Brochure

as of May 2, 2025

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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.

Item 2: Material Changes

- Below is a summary of the material changes that have been made to this brochure since the annual filing on February 14, 2025.
- We updated the brochure to reflect that the pilot Home Office Financial Planning Service which was offered on a one-time basis to a limited number of individuals through the Edward Jones Home Office has been retired and is no longer offered.
- We renamed and updated the brochure to reflect that on May 2, 2025, Edward Jones will begin to offer a new and different type of financial planning service through dedicated teams of financial planning professionals – specifically, ongoing Edward Jones Generations Financial Planning to eligible high net worth individuals that participate in the Edward Jones Generations service.

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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 Generations™ Financial Planning ("EJG Financial Planning"). As of the date of this brochure, EJG Financial Planning is offered exclusively to clients enrolled in the Edward Jones Generations™ offering ("Generations"). You should read this Brochure carefully and consult with your tax professional before you decide to engage Edward Jones for EJG Financial Planning.

Edward Jones also separately offers other financial planning services through its financial advisors ("financial advisors") through the Edward Jones Branch Office Financial Planning Services ("Branch Office Financial Planning Services"). Additionally, Edward Jones offers other investment advisory services ("Advisory Programs") and separate brokerage services. The Branch Office Financial Planning Services, Advisory Programs and brokerage services are not part of EJG Financial Planning. Additionally, certain programs or offerings are only available through select financial advisors.

You can obtain disclosure brochures about our Branch Office Financial Planning Services and Advisory Programs at edwardjones.com/advisorybrochures and our brokerage services at edwardjones.com/brokerageinformation. While certain key differences between EJG Financial Planning and Branch Office Financial Planning Services are described in this Brochure, you should refer to the disclosure brochure for the Branch Office Financial Planning Services for more complete information about those services. Additionally, this Brochure does not describe Edward Jones Advisory Programs or brokerage services.

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. Eligibility for and Overview of EJG Financial Planning

EJG Financial Planning is offered for an annual fee as described in Item 5 ("Annual Fee") exclusively to certain clients enrolled in the Generations offering. Generations is comprised of a group of separate brokerage, advisory, referral and other services that can address various needs of high-net-worth clients. Clients generally must have \$10 million or more in total investible assets at the individual or planning group level to qualify for Generations, subject to exception by Edward Jones in its sole discretion. Additionally, continued enrollment in EJG Financial Planning for an Annual Fee is a required condition to remain enrolled in Generations as set forth in the Edward Jones Generations Services Agreement ("Generations Agreement"). The investment advisory services and associated advice and recommendations

provided through EJG Financial Planning are separate from the other services provided through Generations ("Other Generations Services").

All Edward Jones financial planning services, including EJG Financial Planning and the separately available Branch Office Financial Planning Services, are designed to address the following five Financial Planning components: (1) goal planning; (2) cash and income planning; (3) portfolio and investment allocation; (4) risk and protection; and (5) estate and wealth transfer, (collectively, the "Financial Planning Components"). Additionally, all Edward Jones financial planning services can 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 as part of the Financial Planning Components (collectively, "Additional Elements"), where applicable.

EJG Financial Planning differs from the Branch Office Financial Planning Services in that EJG Financial Planning is specifically designed to address the more complex planning needs of high-net-worth individuals. EJG Financial Planning has the ability to provide additional elements or analysis for the Financial Planning Components and additional financial planning services for complex financial planning needs where relevant. For example, as part of the Financial Planning Components, EJG Financial Planning typically includes more detailed analyses regarding cash flow planning and planning for abundance as well as a portfolio review and analyses of tax and estate planning considerations by specialized members of your Planning Team. EJG Financial Planning also can include one or more of the following additional financial planning services as part of the Financial Planning Components ("EJG Enhanced Elements") to the extent applicable to your financial planning needs:

- Guaranteed income review of pensions and annuities and retirement income optimization analyses;
- Expanded tax optimization analyses taking into account information you and your third-party advisors have provided to your Planning Team;
- Expanded risk/insurance analyses taking into account information you and your third-party advisors have provided to your Planning Team;
- Advanced estate strategy, analysis and modeling taking into account information you and your third-party advisors have provided to your Planning Team;
- Additional family governance consultation such as coordinating family meetings and assistance with wealth education and legacy planning educational documents;
- Additional philanthropy and impact analyses such as advanced charitable strategy analyses and scenario modeling and ongoing legacy planning with family values alignment; and/or
- Business planning such as business benefits and protection analyses, business succession planning considerations, and business valuation and exit planning analysis and modeling.

EJG Financial Planning also differs from the Branch Office Financial Planning Services in how the financial planning services are provided. EJG Financial Planning is provided to you through a dedicated team of Edward Jones financial planning professionals that specialize in working with the complex needs of high-net-worth clients (your “Planning Team”) as described in more detail below whereas the Branch Office Financial Planning Services are provided by your financial advisor and/or your financial advisor’s branch office team. In some cases, your financial advisor may work with a home-office based Wealth Strategist in providing Branch Office Financial Planning Services.

The decision to engage in EJG Financial Planning is yours. Before making this decision, you should determine whether EJG Financial Planning is appropriate for your investment goals or needs. If you decide to engage in EJG Financial Planning, we will not begin providing you with EJG Financial Planning until our acceptance and approval of a written EJG Financial Planning agreement between you and Edward Jones (“EJG Financial Planning Agreement”). In evaluating whether to enroll in EJG Financial Planning, you should consider a number of factors, including that you may be able to obtain some of the same services from your financial advisor through the Branch Office Financial Planning Services at a lower cost or no cost. You also may be able to obtain similar services through another investment adviser.

The Financial Plan You Will Receive and Your Planning

Team. Prior to each Renewal Date (as defined below), you will receive a financial plan (your “Financial Plan”) which addresses, at a minimum, the five (5) Financial Planning Components. The scope of Additional Elements and EJG Enhanced Elements provided to you will depend on the scope and complexity of your financial planning needs. Your Financial Plan is based on one or more consultations with your Planning Team and the information and documentation you provide relating to your financial situation, investment objective and goals, time horizon, risk tolerance and other pertinent factors (collectively, your “Financial Planning Profile”).

EJG Financial Planning includes an ongoing relationship with your Planning Team. Your Planning Team is comprised of a Planner, a Tax Strategist, an Estate Strategist, a Portfolio Strategist, your financial advisor and, where applicable, additional Edward Jones strategists. Your enrollment in EJG Financial Planning allows you to consult with Planning Team members about your Financial Plan as needed and revise your Financial Plan as needed based on changes to your Financial Planning Profile or other information you communicate to Planning Team members. The role of the Planning Team members is as follows:

- The Planner is responsible for creating, updating and delivering your Financial Plan and for working with you and the other members of the Planning Team in the construction and evolution of your Financial Plan over the course of your enrollment in EJG Financial Planning.
- The Tax and Estate Strategists will review and analyze relevant tax and estate information, respectively, that you and/or your third-party tax and legal advisors provide for purposes of

inclusion in your Financial Plan. They may also attend meetings with you, other members of your Planning Team and your third-party tax and legal advisors to educate your third-party tax and legal advisors about the design of your Financial Plan, your financial planning goals and the recommendations contained within your Financial Plan. While Tax and Estate Strategists and other members of your Planning Team may educate you with respect to tax and estate planning considerations, Tax and Estate Strategists, other members of your Planning Team and other Edward Jones personnel do not provide tax and legal advice.

- Your financial advisor will gather information and documentation from you related to your Financial Planning Profile and will coordinate with the Planner and other members of the Planning Team to help ensure a common understanding of your financial planning needs and objectives. Your financial advisor also may attend meetings between you and the Planner and/or other members of the Planning Team to deliver and discuss your Financial Plan.
- Your Portfolio Strategist will review the investible assets you disclose to us and collaborate with the rest of the Planning Team on addressing financial planning considerations associated with your assets, such as general asset allocation considerations.

Your financial advisor and Portfolio Strategist may hold professional designation(s) related to financial planning even though, the Planner (and not your financial advisor or Portfolio Strategist), is creating and revising your Financial Plan.

While all EJG Financial Planning advisory services are provided by your Planning Team, the Other Generations Services provided to you, including all investment advice, investment strategies, recommendations, and brokerage services associated with your Edward Jones accounts that you receive from your financial advisor and/or Portfolio Strategist are separately provided through Generations and are not part of EJG Financial Planning. However, Other Generations Services you receive will reference information contained in the Financial Plan you receive through EJG Financial Planning for your convenience where applicable. For example, your financial advisor and Portfolio Strategist will work together to provide you with one or more separate Generations Investment Plan(s) (“Investment Plan(s)”) which contain investment-related recommendations, including recommendations for the purchase, sale or enrollment in products and services available through Edward Jones. While the Investment Plan(s) reiterate certain information contained in your Financial Plan for informational purposes, the Investment Plan(s) and the associated recommendations are provided to you as a separate Generations service from EJG Financial Planning. Your financial advisor also may separately recommend that you purchase, sell or enroll in other products and services available through Edward Jones.

Your Planning Team can assist you where needed in coordinating with your third-party advisors to convey your EJG Financial Planning goals, objectives and other information pertinent to the services you obtain through your third-party advisors and/or

incorporate information received from you and your third-party advisor(s) into your Financial Plan(s) for your convenience. Additionally, in some cases, Edward Jones also will refer you to third-party advisors through Edward Jones Generations as a separate service. ***Whether you engage a third-party advisor on your own or as a result of a referral through Generations, the services provided to you through your third-party advisor(s) are not part of the services provided through EJG Financial Planning. Edward Jones, your Planning Team and other Edward Jones personnel are not affiliated with your third-party advisor(s), do not oversee, validate or confirm the information and advice provided by your third-party advisor(s) and are not responsible for the advice provided to you by your third-party advisor(s). Edward Jones, your Planning Team and other Edward Jones personnel do not provide tax or legal advice and are not a substitute for the advice provided through your third-party advisor(s).***

Ongoing Services and Limitations. Each Financial Plan you receive as part of EJG Financial Planning, both initially and thereafter, is current as of the date set forth in the Financial Plan. While you have ongoing access to your Planning Team to revisit your Financial Plan in exchange for the Annual Fee described herein, Edward Jones, your Planning Team and other Edward Jones personnel will not continuously monitor your Financial Plan nor continuously update your Financial Plan. Rather, your Financial Plan will be reviewed and updated prior to each Renewal Date (as defined below) or at such time as you direct it to be updated, based on information you disclose to your Planning Team such as updates to your Financial Planning Profile, progress toward your identified investment goals or changes to your goals as well as updates to any financial planning analysis in your Financial Plan. Each annual update will revisit the Financial Planning Components. Additionally, if you notify your Planning Team of a material change in circumstance impacting your Financial Plan, your Planning Team will assess whether your Financial Plan requires an interim update and, if so, provide you with an updated Financial Plan at your direction. Additionally, your Planning Team will provide financial planning education to you from time to time over the course of your EJG Financial Planning engagement.

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 Plan is based on information and documentation that you provide relating to your financial situation and Financial Planning Profile. To obtain your Financial Plan, you must provide the requested information to us and attend a meeting or meetings with one or more members of your Planning Team to provide or verify any requested information and documentation. Edward Jones and your Planning Team will rely on the information and documentation you provide to create your Financial Plan and will not independently verify such information and documentation.

Edward Jones reserves the right to limit, modify or discontinue

offering EJG Financial Planning and/or the Generations offering at any time. Edward Jones also reserves the right to modify, from time to time, the scope of the Financial Planning Components it provides through EJG Financial Planning, the Branch Office Financial Planning Services and/or other financial planning services Edward Jones may offer in the future, including but not limited to the required and optional components of each service and the support model for each.

Edward Jones and your Planning Team act in the capacity of an investment adviser, and not a broker, when creating and discussing your Financial Plan. By providing EJG Financial Planning, neither Edward Jones nor your Planning Team or other Edward Jones 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.

EJG Financial Planning Enrollment and Termination. Upon your enrollment in EJG Financial Planning, you will receive written confirmation of your enrollment, the estimated renewal date for your Financial Plan ("Renewal Date") and the Annual Fee (as defined below in Item 5) for your first year of enrollment. The estimated Renewal Date may be subsequently changed to a later date by Edward Jones in its sole discretion and subject to notice to you. The Annual Fee you pay for each successive year you are enrolled in EJG Financial Planning (each a "Renewal Period") may differ from your initial Annual Fee based on the services to be provided in each subsequent year, the complexity of your planning needs and other factors described in Item 5. You or Edward Jones may terminate your enrollment in EJG Financial Planning at any time by providing thirty (30) days' written notice to the other as set forth in the EJG Financial Planning Agreement. Your or Edward Jones' termination of your enrollment in EJG Financial Planning also will terminate your enrollment in Generations.

Groupings. In some cases, the Financial Plan you receive through EJG Financial Planning can address the combined needs of a group of 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 EJG Financial Planning 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 an EJG Financial Planning Agreement and all members of the Planning Group, including you, must consent to share certain personal and financial information with your Planning Team, Edward Jones personnel who provide Other Generations Services to you and your Planning Group as well as 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. Additionally, if you have separately directed Edward Jones to group your Edward Jones accounts together with accounts owned by others for the sole purpose of sharing financial and nonpublic personal information in furtherance of planning for financial goals and/or investing (collectively, a "Relationship Group"), then personal and financial information about you, including but not limited to information obtained or used for purposes of EJG Financial Planning and your Financial Plan(s),

will be shared with and accessible to each Relationship Group member and each authorized party of the grouped accounts. Your Relationship Group may include more members and authorized parties than your Planning Group. The members and authorized parties of your Relationship Group will be reflected on the account statements you receive from Edward Jones or, if you do not have an account at Edward Jones, through separate correspondence you receive from Edward Jones.

Implementation. The Financial Plan you receive through EJG Financial Planning provides general asset allocation guidance and financial planning recommendations. Implementation, or execution, of the asset allocation guidance and other recommendations contained in the Financial Plan you receive is not part of EJG Financial Planning. You will receive one or more separate Investment Plan(s) with implementation guidance from your financial advisor and/or Portfolio Strategist as part of the Generations offering as a separate service from EJG Financial Planning.

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.

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. Edward Jones, its Planning Teams and other Edward Jones personnel do not provide advice or specific investment recommendations on Outside Accounts and the assets held within such accounts. Edward Jones, its Planning Teams and its other Edward Jones personnel are under no obligation to take into account information about your Outside Accounts when providing other brokerage and/or Advisory Programs and other advisory services to you, including but not limited to services provided in connection with your implementation of the Financial Plan.

B. Customized Advisory Services

The Financial Plan will cover the topics discussed above in Item 4 to the extent applicable to your circumstances and will be customized to your individual needs and circumstances. As described above, we rely on the information and documentation you provide to create and update your Financial Plan. This information and documentation will be the factual basis in forming your Financial Plan.

C. Client Restrictions

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

D. Portfolio Management Services to Wrap Fee Programs

This item does not apply to EJG Financial Planning.

E. Assets Under Management

While this information does not apply to EJG Financial Planning, as of December 31, 2024, we managed \$362,772,959,455 in discretionary assets and \$462,273,739,618 in non-discretionary assets across all of our Advisory Programs.

Item 5: Fees and Compensation

Fees for EJG Financial Planning

EJG Financial Planning is offered for a recurring Annual Fee. The Annual Fee for the first year of enrollment typically ranges from \$5,000 to \$45,000 but can increase up to a maximum of \$100,000 based on complexity considerations described below. Financial plans addressing business interests are subject to an additional charge of up to \$25,000. The actual Annual Fee charged to you for your first year of enrollment will be listed on the Authorization and Agreement Form signed by you. The Annual Fee, and any applicable Annual Fee Exceptions, are subject to change each year and may be increased or decreased from the prior year. You will be notified of the Annual Fee for each successive year prior to your Renewal Date.

The Annual Fee for EJG Financial Planning is calculated based on the complexity of the financial planning services to be provided to you. In determining the complexity of the financial

planning services to be provided and the associated Annual Fee, we consider your net worth which is informed by your assets and liabilities, the complexity of your financial situation (e.g., number of Additional Elements and EJG Enhanced Elements to be addressed, variety and type of assets held, asset structure including but not limited to business interests, and complexity of income streams) and the anticipated scope of your planning needs as well as the estimated level of service that the Planning Team expects to provide to you. These factors are taken into account to determine the appropriate Annual Fee within certain bands set by Edward Jones; however, a client may pay more or less than similar clients or clients that receive a similar level of service.

Annual Fee Exceptions. Your Annual Fee in the initial year and/or subsequent years may be lower than the Annual Fee listed above in the following circumstances:

- Either Edward Jones or your financial advisor negotiates a lower Annual Fee based on the size and scope of your relationship with Edward Jones and/or the anticipated fees you will pay to Edward Jones associated with your prospective investment in fee-based Edward Jones Investment Advisory Programs and/or use of Edward Jones Trust Company products and services. Generally, your Annual Fee will be negotiated lower where you plan to invest in our Investment Advisory Programs and/or use Edward Jones Trust Company products and services.
- You participated in the Generations pilot; in which case you may be eligible for a lower Annual Fee for an extended period of time in exchange for your prior pilot participation and feedback.

Reducing or waiving the Annual Fee is at the sole discretion of Edward Jones. Reducing or waiving the fee for some clients and not others creates a conflict of interest as some clients will pay a lower or no Annual Fee. We address this conflict by disclosing it to you.

Annual Fee Billing. The Annual Fee for the initial year of your enrollment will be billed to you after you sign the Authorization and Agreement Form. Generally, the Annual Fee for each Renewal Period will be billed to you on or prior to each successive Renewal Date. In the event Edward Jones increases the Annual Fee, the change will be subject to the notice and consent provisions set forth in the EJG Financial Planning Agreement.

Depending on when you enroll, different payment options may be available to you, including, but not necessarily limited to, paying in quarterly installments. Your method of payment will be selected when you sign the Authorization and Agreement Form. If you elect to pay the Annual Fee in quarterly installments per annum, the fee must be deducted from an eligible account held at Edward Jones.

If you decide to withdraw from EJG Financial Planning, you will not be entitled to a refund of any fees paid to Edward Jones in a year in which you have received a completed Financial Plan. If you have not yet received a completed Financial Plan for a

current year and have paid some or all of your Annual Fee already, you may be entitled to a refund of the fees paid during the active planning year if your Planning Team has not completed at least three (3) of the Financial Planning Components of your annual Financial Plan described in Section 4 above. The amount of such a refund will be at the discretion of Edward Jones.

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.

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 or Portfolio Strategist's recommendations to you. Additionally, financial advisors and Portfolio Strategists 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/ for more information about how Edward Jones, its financial advisors and affiliates are compensated. Planners, Estate Strategists, Tax Strategists and Portfolio Strategists are compensated through salary, bonuses and profit-sharing distributions based on the profitability of the firm.

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, EJG Financial Planning is 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. EJG Financial Planning does not include implementing or real-time updating of the advice or investment strategies recommended in your Financial Plan or real-time monitoring of your financial situation or investment accounts. Rather, your Financial Plan, and the advice and investment strategies recommended in your Financial Plan, will be updated prior to each Renewal Date or, more frequently at your specific direction as described in Item 4 above. It is your responsibility to diligently review your Financial Plan periodically and make changes to update 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, as well as on FINRA's website at 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.

SEC Off-Channel Communications Platforms Investigation.

On August 14, 2024, Edward Jones entered into a settlement with the SEC in connection with the SEC’s industry-wide investigation into the preservation of electronic communications pursuant to applicable recordkeeping provisions of Section 17(a) of the Securities Exchange Act of 1934 (“Exchange Act”) and Section 204 of the Investment Advisers Act of 1940 (“Advisers Act”) and supervisory provisions of Section 15(b)(4)(E) of the Exchange Act and Section 203(e)(6) of the Advisers Act, and applicable rules thereunder. Edward Jones fully cooperated with the SEC’s investigation and has enhanced its policies and procedures concerning the use of approved communication methods. The settlement imposes a cease-and-desist order and censure, requires Edward Jones to pay a civil monetary penalty of \$50 million, and requires Edward Jones to comply with undertakings including the retention of an independent compliance consultant to assess the firm’s policies and systems regarding electronic communications recordkeeping and assist Edward Jones in further enhancing those policies and systems.

Multistate Supervision Investigation. As announced by the North American Securities Administrators Association (“NASAA”) on January 8, 2025, a coordinated investigation into Edward Jones’ supervision of financial advisors who serviced brokerage customers who hired the firm’s investment adviser to manage some or all of the customers’ securities investments during the

period of approximately July 1, 2016 to June 30, 2018 (the “Investigation”) has been conducted by a multistate task force, coordinated among members of the NASAA, with Texas and Montana serving as the lead states for the other 48 states and 3 U.S. territories participating in the Investigation (together the “Investigation Participants”). Specifically, the Investigation focused on whether Edward Jones had reasonably designed procedures to precisely apply the holding period of a Class A share mutual fund purchase relative to the fee offsets provided when brokerage clients holding these security types transferred to an Edward Jones advisory offering. Without admitting or denying the findings of facts or conclusions of law set forth in the orders issued by each Investigation Participant, Edward Jones agreed to pay each Investigation Participant \$320,754.72 in administrative monetary fines, as well as an additional \$15,000 in costs to certain states, that resulted in a total monetary fine of \$17.25 million.

Item 10: Other Financial Industry Activities and Affiliations

Edward Jones and our affiliates perform services outside of EJG Financial Planning, 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 EJG Financial Planning. 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 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 Investment Advisers, LLC, 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 and Portfolio Strategist 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.

Item 13: Review of Your Financial Plan

As described in Item 4, after you receive your initial Financial Plan, a member of your Planning Team will attempt to set up a consultation with you each year (or at such frequency as you direct) while you are enrolled in EJG Financial Planning to revisit your Financial Plan. After your Financial Plan is delivered to you, initially and each time thereafter, it is your responsibility to periodically review your current Financial Plan and it is your choice whether to implement any or all of your Financial Plan. EJG Financial Planning does not include implementing or real-time updating of the advice or investment strategies recommended in your Financial Plan or real-time monitoring of your financial situation or investment accounts.

Item 14: Client Referrals and Other Compensation

From time to time, Edward Jones and our financial advisors pay for client referrals and potential client leads from third parties ("paid solicitor arrangements"). The third parties providing the referrals and leads are not affiliated with Edward Jones. The

compensation paid to third parties can include a flat-fee or subscription fee that is not dependent on whether a referral or lead becomes an Edward Jones client or an ongoing fee that is stated as a percentage of the fee for Advisory Programs which is dependent upon the referral or lead becoming a client in an Advisory Program. Edward Jones enters into written agreements with such third parties governing the paid solicitor arrangements. Paid solicitor arrangements create a conflict of interest as the third-party has an incentive to recommend prospects engage with an Edward Jones financial advisor and, where the third-party compensation is dependent upon the client enrolling in an Advisory Program, the third party has an incentive to recommend the prospect enroll in an Advisory Program.

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 EJG Financial Planning. 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 EJG Financial Planning. Edward Jones and Edward Jones personnel will not 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, your financial advisor and Portfolio Strategist will provide a separate Investment Plan to you for your consideration. 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.

Item 17: Voting Client Securities

Edward Jones does not vote client securities as part of Edward Jones Generations Financial Planning.

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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