SUMMARY ANNUAL REPORT FOR
EDWARD D. JONES & CO EMPLOYEE HEALTH & WELFARE PROGRAM

This is a summary of the annual report of the Edward D. Jones & Co Employee Health & Welfare Program (the "Plan") (Employer Identification Number 43-0345811, Plan Number 501), for the plan year 01/01/2025 through 12/31/2025. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Not all recipients of this document are participants in all Plan options described below.

2025 Summary Annual Report for the following Edward D. Jones & Co Health and Welfare benefit plans:

- Medical (i*nsured in Hawaii*)
- Dental
- Vision
- Long Term Disability Insurance (*insured*)
- Group Basic and Supplemental Life Insurance
- Group and Supplemental AD&D Insurance
- Business Travel Accident *(insured)*
- Critical Illness *(insured)*
- Hospital Indemnity *(insured)*
- Individual Disabilty *(insured)*

The Plan has self-insured and insured options. The self-insured medical, dental and vision claims administration is delegated to Anthem, Express Scripts, Lantern, Delta Dental of Missouri, and Vision Service Plan.

Insurance Information

The insured options are provided through insurance contracts to pay certain claims incurred under the terms of the contracts. The contracts are with Metropolitan Life Insurance Company, Provident Life and Accident Insurance Company, Provident Life and Casualty Insurance Company, and Hawaii Medical Service Association. The total premiums paid for the plan year ending 12/31/2025 were $57,783,499.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. Insurance information, including sales commissions paid by insurance carriers.

To obtain a copy of the full annual report, or any part thereof, write or call the plan administrator, at 12555 Manchester RD, St. Louis, MO 63131 and phone number, 314-515-2000. The charge to cover copying costs will be $5.00 for the full annual report, or $0.25 per page for any part thereof.

You also have the legally protected right to examine the annual report at the main office of the plan: 12555 Manchester RD, St. Louis, MO 63131, and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210. The annual report is also available online at the Department of Labor website www.efast.dol.gov.