

Life and Accidental Death & Dismemberment (AD&D) Insurance Benefits

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This section of the Summary Plan Description (or "SPD") summarizes the major features of the life insurance and AD&D benefits programs offered through the Edward D. Jones & Co. Employee Health & Welfare Program (the "Plan").

This SPD is effective January 1, 2023. This SPD, and other various other documents (such as relevant Plan documents, insurance policies, certificates of coverage, and other benefit summaries) currently in effect taken together are the "Plan documents". Your rights are governed by the terms of the Plan documents. Any questions concerning the Plan shall be determined in accordance with the terms of the relevant Plan documents. Please review a copy of the full policy document if you have questions not addressed in this SPD. A copy of the full policy may be obtained by contacting MetLife at 1-833-711-1375.

The Plan Administrator retains the authority to resolve any conflict or inconsistency between the SPD and any other Plan document. No person, other than the Plan Administrator or their authorized delegate, has the authority to make any representation which contradicts the Plan documents.

Life and Accidental Death & Dismemberment (AD&D) Insurance Benefits

Life and Accidental Death & Dismemberment (AD&D) Insurance benefits are intended to help provide you and your family with financial security in the event of death or accidental injury. Insurance options available to you and your family members are described in the following pages.

The term "spouse" also includes your domestic partner or party to a civil union, provided you:

- have executed Edward Jones' domestic partner affidavit, establishing that you and your partner are domestic partners or parties to a civil union; or
- have registered as domestic partners or parties to a civil union with a government agency or office where such registration is available and provide proof of such registration unless requiring proof is prohibited by law.

You will continue to be considered domestic partners or parties to a civil union provided you continue to meet the requirements described in the domestic partner affidavit or required by law.

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Life and AD&D Insurance Benefits Highlights

The following chart gives you an overview of your Life and AD&D Insurance benefits.

<i>Home Office Associates/BOAs</i>	<i>Financial Advisors (FAs), Service Partners (SPs), and General Partners (GPs)</i>
Basic Life Insurance <ul style="list-style-type: none"> You automatically receive two times your <i>Basic Annual Pay</i> (rounded to the next higher \$1,000), with a minimum benefit of \$50,000 and a maximum of \$100,000. 	<ul style="list-style-type: none"> You automatically receive \$100,000 of basic life insurance. Financial Advisors with 10 or more years of service as a FA: You automatically receive Financial Advisor Survivor Benefits equal to 50% of the total gross revenue in your year-end Profit and Loss Statement from the prior calendar year up to the maximum paid benefit of \$1.5 million USD.
Supplemental Life Insurance <ul style="list-style-type: none"> You may purchase coverage in multiples of \$50,000 (with a maximum of \$2 million) or 10 times your <i>Basic Annual Pay</i>, whichever is less. Amounts over \$500,000 will be in increments of \$100,000. 	<ul style="list-style-type: none"> You may purchase coverage in multiples of \$100,000, up to a maximum of \$2 million.
Spouse Life Insurance <ul style="list-style-type: none"> For your spouse or Edward Jones-recognized Domestic Partner, coverage levels of \$10,000, \$25,000, \$50,000 or \$100,000 are available. 	
Child Life Insurance <ul style="list-style-type: none"> For your child(ren) from live birth to 19 years (up to age 23, if a full-time student) or children over 19 years who are physically or mentally disabled, coverage levels of \$5,000, \$10,000 or \$25,000 are offered. 	
Basic AD&D	
Home Office Associates/BOAs: <ul style="list-style-type: none"> Your beneficiary will automatically receive two times your <i>Basic Annual Pay</i> (rounded to the next higher \$1,000) if you die from a covered accident, with a minimum death benefit of \$50,000 and a maximum of \$100,000. If you lose a limb or sight, you can receive a percentage of the total benefit amount, depending on the extent of your loss. 	FAs, SPs, and GPs: <ul style="list-style-type: none"> Your beneficiary will automatically receive \$100,000 if you die from a covered accident. If you lose a limb or sight, you can receive a percentage of the total benefit amount, depending on the extent of your loss.
Supplemental AD&D	
All Groups: <ul style="list-style-type: none"> You may purchase coverage which insures your own life in multiples from \$25,000 to \$100,000 then multiples of \$100,000 to \$1 million. Amounts over \$300,000 may not exceed 10 times your <i>Basic Annual Pay</i> if you are a Home Office Associate or BOA. 	
Family Plan AD&D	
All Groups: <p>Your life is insured for the entire Selected Amount. Your family members' lives are insured for a portion of the Selected Amount as follows:</p> <ul style="list-style-type: none"> For your spouse under age 70 with no dependent children, 60% of your coverage amount. For your spouse under age 70 with dependent children, 50% of your coverage amount, to a maximum of \$500,000. <ul style="list-style-type: none"> For your dependent child(ren) when there is a surviving spouse/domestic partner, 10% of your coverage amount, to a maximum of \$25,000. For your dependent child(ren) when there is no spouse/domestic partner, 15% of your coverage amount, to a maximum of \$25,000. 	

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Under current Internal Revenue Code rules and regulations, proceeds from any life insurance policies are not taxable, however any interest paid on proceeds is taxable. As explained below, you may be taxed on a portion of the employer-paid life insurance benefits (see "Income Tax Considerations"). Please refer all tax-related questions to your tax advisor.

If you are not actively at work when your coverage is applied for or approved by the insurance company, you must return to active status before your new coverage will be effective.

Evidence of Insurability

You may enroll children for any amount of Child Life Insurance at any time without evidence of insurability being required.

You do *not* need to provide evidence of insurability for Supplemental Life or Spouse Life Insurance provided:

- you are a new hire, or a newly eligible associate and you enroll yourself or your eligible dependent(s) within 31 days up to the maximum amount of coverage available to you without having to prove insurability (also known as the guaranteed amount),
- you elect Supplemental Life Insurance coverage of \$700,000 or less (the guaranteed amount) when you are first eligible,
- you increase your Supplemental Life Insurance coverage during the annual open enrollment period by one level (\$50,000 for HQ/BOAs or \$100,000 for FAs, SPs, and GPs), up to \$500,000, or
- you enroll your spouse for up to \$10,000 of coverage within 31 days of first becoming eligible (or within 31 days of a qualifying family status change) or increase from \$10,000 to \$25,000 at annual enrollment. **NOTE:** An increase from 0 to \$10,000 at Annual Enrollment requires evidence of insurability.

In all other cases, you must provide Evidence of Insurability before coverage will become effective. Evidence of Insurability will include completion of a medical questionnaire. If the underwriting department of the insurance carrier requires additional medical records or other information to review your application, you will be responsible for any costs associated with this review.

If you are on a leave of absence during the annual Open Enrollment period and you request additional Supplemental Life Insurance coverage, you will not be enrolled in the increased coverage plan until you return to active, full time employment with Edward Jones. Depending on the coverage level elected, Evidence of Insurability may also be required by the insurance carrier.

Basic, Supplemental, Spouse, and Child Life Insurance Benefits

Edward Jones automatically provides Basic Life Insurance coverage for you at no cost to you while you are an eligible active Home Office Associate, BOA, FA, SP, or GP.

You can purchase additional protection for your own life via the Supplemental Life Insurance, and for your family with Spouse Life Insurance and/or Child Life Insurance. The cost of your Supplemental and Spouse or Child Life Insurance coverage will be deducted from your paychecks on an after-tax basis. The cost is based on the amount of coverage you choose.

Basic Life Insurance

If you die while covered under the Basic Life Insurance Plan, your beneficiary will receive the following amounts:

- **For Home Office Associates and BOAs:** your coverage is equal to two times your *Basic Annual Pay* (rounded to the next higher \$1,000). Home Office Associates and BOAs receive a minimum benefit of \$50,000 and a maximum benefit of \$100,000.
- **For FAs, SPs, and GPs:** your Basic Life Insurance coverage is equal to \$100,000. In addition, the firm provides some FAs with a Financial Advisor survivor benefit.

Financial Advisor Survivor Benefit

Prior to May 1, 2022, this life insurance coverage is automatically provided by the firm to financial advisors who have completed 10 years or more of service as an Edward Jones financial advisor. The effective date is the first day of the month following your 10-year service anniversary as a FA. The benefit is equal to 50% of the total gross revenue in your

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year-end Profit and Loss Statement from the prior calendar year. The maximum paid benefit is \$1.5 million USD. Your benefit will be updated each January based upon your previous year's gross revenue.

On or after May 1, 2022, this life insurance coverage is automatically provided by the firm to financial advisors who have completed 5 years or more of service as an Edward Jones financial advisor. The effective date is the first day of the month following your 5-year service anniversary as a FA. The benefit is equal to the lesser of \$3.5 million or 75% of the total gross revenue in your year-end Profit and Loss Statement from the prior calendar year. Your benefit will be updated each January based upon your previous year's gross revenue.

Generally, coverage ends upon any of the following dates:

- date you begin a Retirement Transition Plan ("RTP"),
- date you are no longer an FA at Edward Jones,
- date you become subject to an Associate suspension, or
- for those who enter a RTP after May 1, 2023, you will receive the FA Survivor Benefit coverage during the pre-retire phase (years one and two)

If you voluntarily waive the FA Survivor Benefit program, you cannot reenroll in this coverage at any time in the future.

Income Tax Considerations

There are two tax considerations about which you should know:

- **Imputed Income:** The IRS requires that associates pay tax on imputed income related to the basic life insurance benefit. Per IRS guidelines, the imputed income amount is based on your age and the amount of coverage exceeding \$50,000. Taxes on this imputed income will be withheld from your paycheck each pay period.
- **Benefit Tax Treatment:** Life Insurance benefits received are generally not to be included as gross income and are not taxable. The taxable portion of life insurance benefits would be interest earned (if applicable).

Supplemental Life Insurance

You have the option to purchase Supplemental Life Insurance at group rates. You pay the full cost of this voluntary coverage. Here are your Supplemental Life Insurance options:

- **If you are a Home Office Associate or BOA,** you can purchase coverage in multiples of \$50,000. Coverage amounts greater than \$500,000 are available in \$100,000 increments. The maximum coverage you may purchase is of the lesser of 10 times your *Basic Annual Pay* or \$2 Million.
- **If you are an FA, SP, or a GP,** you can elect up to \$2 million in Supplemental Life Insurance in \$100,000 increments.

The Supplemental Life Insurance premiums are based on your age and tobacco status. If your age will cross into a new age band in the rate table during the next Plan year, the rate for the new age band will be effective as of Jan. 1 of that Plan year. For example, if you are a non-tobacco user and turn age 40 on June 27, 2020, you will begin paying the Supplemental Life Insurance rate of \$0.058 per \$1,000 of coverage as of Jan. 1, 2020.

Absolute Assignment (applies to Basic, FA Survivor Benefit, and Supplemental Life Insurance)

You have the right to absolutely assign your rights and interest under Basic and Supplemental Life Insurance including:

- the right to make any contributions required to keep the insurance in force,
- the right to convert, and
- the right to name and change a beneficiary.

The insurance company and the Plan Administrator assume no responsibility for the validity or effect of any assignment or to provide any assignee with notices which the insurance company may be obligated to provide to you. We will recognize any absolute assignment made by you under the Policy, provided it is duly executed. Please note, you do not have the right to collaterally assign your rights and interest under the policy. To request an Assignment of Benefits form, please contact the Edward Jones HR Benefits department.

You do not have the right to collaterally assign your life insurance rights and interest under the Policy.

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Accelerated Death Benefit (applies to Basic, Supplemental, Spouse and Child Life Insurance and Financial Advisor Survivor Benefits)

If you or your covered dependent are diagnosed as terminally ill (life expectancy is 12 months or less), an accelerated death benefit may be payable. To be eligible, the covered person must be insured for at least \$10,000, and be under age 65. You may request a minimum Accelerated Benefit amount of \$3,000, and a maximum of \$500,000. However, in no event will the Accelerated Benefit Amount exceed 80% of the terminally ill person's amount of life insurance. This option may be exercised only once each for you and each of your covered dependents. For example, if you are covered for a life insurance benefit amount under the policy of \$20,000 and are terminally ill, you can request any portion of the amount of life insurance benefits from \$3,000 to \$16,000 to be paid now instead of to your beneficiary upon death. However, if you decide to request only \$3,000 now, you can't request the additional \$13,000 in the future.

The insurance company has the right to require satisfactory proof of being terminally ill, which includes a physician diagnosis and may include a physical examination. To request an accelerated death benefit, please contact the Edward Jones HR Benefits department.

Evidence of Insurability

Newly hired Home Office Associates, BOAs, FAs, SPs, or GPs electing Supplemental Life Insurance during your new hire open enrollment period may purchase up to \$500,000 on a guaranteed basis, without providing evidence of insurability.

Associates who wish to enroll in Supplemental Life Insurance after the new hire open enrollment period or who want to elect an amount greater than the guaranteed amount must provide evidence of insurability to the insurance company before coverage can begin.

Increase Coverage

Once you are enrolled in Supplemental Life Insurance, you may increase your Supplemental Life Insurance coverage by one level during annual open enrollment periods without providing evidence of insurability. If you wish to increase coverage beyond the allowable additions, you must provide evidence of insurability. Once your benefit reaches \$500,000, all increases to coverage are subject to evidence of insurability.

Spouse Life Insurance and/or Child Life Insurance

As an eligible full-time associate, you can also purchase optional Life Insurance for your spouse and/or dependent child(ren). Remember: your eligible domestic partner is considered your "spouse" for purposes of your life insurance benefits. You can choose from the following coverage options:

Options	Spouse's Coverage
Spouse Life Option 1	\$10,000
Spouse Life Option 2	\$25,000 ¹
Spouse Life Option 3	\$50,000
Spouse Life Option 4	\$100,000
Each Child's Coverage	
Child Life Option 1	\$5,000 ²
Child Life Option 2	\$10,000 ²
Child Life Option 3	\$25,000 ²

¹ You can enroll in up to \$25,000 of spouse coverage when you're first eligible without providing any health information. You will have to provide health information, called evidence of insurability, if you:

- Choose to buy more than \$25,000 of spouse coverage
- Decide to buy spouse life insurance after you're first eligible.

² Children can be covered from live birth to age 19 (or up to age 23, if a full-time student). Children over 19 years may be covered provided the child is physically or mentally disabled. Evidence of Insurability is not required for any level of child life insurance.

You cannot be covered as both an associate and a dependent. If you qualify as both, you can only be covered as an associate.

- If your spouse is a full-time Edward Jones associate, you cannot cover your spouse under the Spouse Life plan.

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- If both parents work for Edward Jones, only one parent can cover the child(ren) under Child Life or Family AD&D plan.
- If the child is a full-time Edward Jones associate, they may not be covered under the Child Life or Family AD&D plan.

How Benefits Are Paid

If you die while employed by the firm, Basic and Supplemental Life Insurance benefits, if enrolled, will be paid to your named beneficiary in a lump sum.

If your covered spouse and/or covered child(ren) dies while you are employed with the firm, the Spouse Life or Child Life Insurance benefit you elected will be paid to you. If the Edward Jones associate and spouse die at the same time, the elected Spouse Life coverage will be paid to:

- the executors or administrators of the associate's estate,
- in equal shares to your surviving children, or
- if no child survives you, in equal shares to your surviving parents.

If no beneficiary is named, or if no named beneficiary survives you, life insurance will be paid to:

- the executors or administrators of your estate,
- all to your surviving spouse,
- if your spouse does not survive you, in equal shares to your surviving children, or
- if no child survives you, in equal shares to your surviving parents.

Life insurance benefits will not be paid until your beneficiary files a claim (see the *Claim, Appeal, and Legal Information* section of this document). In all cases, benefits will be paid in a lump sum.

In addition, please refer to the *Accelerated Death Benefit* information provided earlier in this section.

Benefits under Basic, FA Survivor Benefit, Supplemental, Spouse and Child Life Insurance will be paid for deaths resulting from any cause.

Continuing Life Insurance Coverage during Disability

If you are covered by the Plan and become totally disabled while an active associate of Edward Jones, your life insurance may be continued under certain circumstances, as described below.

Basic Life Insurance coverage will be continued for up to six months provided you are under age 65 when your disability begins. If your disability extends beyond six months while you continue to remain eligible (e.g., remain employed), coverage will continue until you turn age 65, provided you are continuously and totally disabled. Your coverage amount will be the amount you were insured for on the date your total disability began. The insurance company has the right to verify that you are totally disabled on a periodic basis.

Supplemental Life Insurance, Spouse Life Insurance, and/or Child Life Insurance may continue if you become totally disabled before age 60. Coverage for these plans will continue during your period of disability provided you pay the required premium. If your disability extends beyond six consecutive months while you continue to remain eligible (e.g., remain employed), you may continue coverage without paying further premiums. To be considered for this "waiver of premium" coverage:

- you must have been enrolled in the Supplemental Life Insurance program
- you must have become totally disabled prior to age 60, and
- your application for this coverage is subject to approval by the insurance company based upon your disability status.

If approved, your coverage amount will be the amount you were insured for on the date your total disability began. The coverage will continue until age 65 provided you are continuously disabled. You will also be reimbursed for the contributions you made during your first six months of disability.

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To continue coverage during disability, you will have to provide proof of disability to the insurance company each year. The insurance company also has the right to require a medical examination before approving your proof of disability. The insurance company must receive written notice of your claim and proof of disability within 12 months after you stop active work.

Defining Disability

For the purpose of this provision, "disabled" means you are unable, because of illness or injury, to perform the material and substantial duties of your regular job or any other job for which you are or could become qualified by education, training or experience. In addition, you will be considered disabled if you have a life expectancy of 12 months or less.

With respect to Class 1:

Disabled: *What does Disabled mean?*

Disabled means You are:

- 1) covered by; and
 - 2) meet the definition of disabled under the Edward D. Jones & Co., L.P. long term disability plan or You are prevented by injury or sickness from performing one or more of the Essential Duties of Your job.
- In addition, You will be considered Disabled if You have been diagnosed with a life expectancy of 12 months or less.

With respect to Class 2:

Disabled: *What does Disabled mean?*

Disabled means You are:

- 1) covered by; and
- 2) meet the definition of disabled under the Edward D. Jones & Co., L.P. long term disability plan or You are prevented by injury or sickness from performing one or more of the Essential Duties of:
 - c) Your Occupation, for 24 month(s); and
 - d) after that, Any Occupation.

In addition, You will be considered Disabled if You have been diagnosed with a life expectancy of 12 months or less.

Continuation of coverage will end 31 days after:

- you are no longer totally disabled (for Supplemental Life and Dependent Life Insurance, unless you start making contributions again),
- you are no longer eligible for coverage under the Plan for reasons other than your total disability, or
- you refuse to be examined or refuse to provide proof of your disability.

Note: During this 31-day period, you may apply for conversion to an individual life insurance policy, see *Your Options When Coverage Terminates* in the *Leaving the Plan* section.

Basic, Supplemental and Family Plan Accidental Death and Dismemberment (AD&D)

Basic, Supplemental or Family Plan AD&D benefits may be payable if you or a covered dependent die or is injured while covered under the Plans. To receive a benefit, you or your beneficiaries must submit proof that:

- the death or other covered loss was a direct result of a bodily injury suffered in a covered accident, and
- the covered loss occurred within 365 days after the accident and while this Plan is in effect.

If you die, benefits are paid to your named beneficiary(ies). If you are injured (or a dependent dies or is injured), benefits are paid directly to you. Benefits will only be paid for covered losses caused by accidents.

Basic AD&D Benefits

You automatically receive Basic AD&D Insurance at no cost to you. Your Basic AD&D coverage amount is the same as under Basic Life Insurance.

- **for Home Office Associates and BOAs:** If you die as a result of a covered accident, the Plan will pay your beneficiary an amount equal to two times your Basic Annual Pay (rounded to the next higher \$1,000). The minimum benefit is \$50,000 and the maximum is \$100,000. This benefit is paid in addition to your Basic Life Insurance benefit.

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- **for FAs, SPs, and GPs:** If you die as a result of a covered accident, your beneficiary will receive an additional \$100,000 in Basic AD&D Insurance. This benefit is paid in addition to your Basic Life Insurance benefit.

Benefits for covered accidental injuries are payable as a percentage of your Basic AD&D coverage amount (see the chart below).

How Basic Accidental Death and Dismemberment Benefits Are Paid

The following chart shows the amount payable to you or your beneficiary(ies) provided one or more of the following losses occurs within 365 days of the accident. The loss must be a direct result of the accident and independent of all other causes.

Covered Loss	The plan pays this percentage of your Basic AD&D Benefit amount
Life Both hands or both feet One hand and one foot One hand or one foot plus the loss of sight of one eye Sight of both eyes Speech and hearing	100% of Amount
Speech or hearing One hand or one foot or sight of one eye	50% of Amount
Thumb and index finger of the same hand	25% of Amount
One arm at elbow	67.5% of Amount
One leg below the knee	60% of Amount
Loss of use of four limbs	100% of Amount
Loss of use of three limbs	75% of Amount
Loss of use of two limbs	66.67% of Amount
Loss of use of one limb	50% of Amount
Coma	Monthly payment of 1% of Amount, for up to 100 months

Note: Loss of hand or foot is defined as severing at or above the wrist or ankle joint. Loss of sight is defined as permanent and uncorrectable loss of sight in the eye. Loss of thumb and index finger is defined as severing through or above the metacarpophalangeal joint of a thumb or index finger. Loss of use of one or more limbs means total paralysis, which must be determined to be permanent, complete, and irreversible by a competent medical authority. The insurance company may require proof of total paralysis on a periodic basis.

If you have more than one loss due to one accident, payment will be made only for the loss with the largest benefit. In addition, payment will be made only for the loss which results directly from the accident, without regard to any former loss. For example, imagine that you lost your thumb prior to becoming an associate with Edward Jones. Then, after you become a Plan participant, you lose your index finger on the same hand. Because you did not lose your thumb and index finger in the same accident while covered by the Plan, this is not a covered loss and you would not be eligible for AD&D benefits.

A competent medical authority must certify that the paralysis is permanent, complete, and irreversible. The insurance company may require proof of total paralysis on a periodic basis.

Exposure and Disappearance Benefit

In the event there is a presumption of your death, the full-face value of the coverage will be paid out after 12 months from the presumed date of death.

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Monthly Coma Benefit

The coma benefit is payable if you become comatose within 365 days of the accidental injury, and the coma continues for 31 consecutive days. After the 31st day, payment is made in monthly installments equal to 1% of your benefit amount.

This benefit will be payable for each month of continuous coma, up to a maximum of 100 months. No monthly payments will be made after the first of the following occurs:

- payment of the 100th monthly installment,
- you recover from the coma, or
- you die.

Carjacking Benefit

If you suffer an injury resulting in a covered loss as a direct result of an accident that occurs during a carjacking of a private passenger automobile, an additional benefit will be paid equal to 10% of the Basic AD&D benefit to a maximum of \$25,000.

The loss must have occurred while the covered person was operating, getting into or out of, or riding in a vehicle as a passenger. Verification of the carjacking must be made part of an official police report within twenty-four (24) hours of the carjacking or as soon as reasonably possible, or be certified in writing by the investigating officer(s) within twenty-four (24) hours or as soon as reasonably possible. The verification must be provided when the claim is filed.

Home Alteration/Vehicle Modification

If you suffer an injury which is payable under the Basic AD&D plan, an additional benefit may be payable for home alterations and/or vehicle modifications, provided:

- you are required to use a wheelchair to be ambulatory on a permanent basis, and
- the Injury that caused the payment of the benefit is the same injury that requires you to need the wheelchair.

The amount payable is:

- the one-time cost of alterations to your primary residence to make it wheelchair accessible and habitable, and
- the one-time cost of modifications necessary to your motor vehicle to make the vehicle accessible or drivable.

Benefits will not be payable unless:

- alterations and/or modifications are made by a person or persons experienced in such alterations and/or modifications, and are recommended by a recognized organization providing support and assistance to wheelchair users, and
- you present proof of payment to the insurance company.

The maximum amount payable under all provisions of this benefit combined will be the lesser of the actual cost of the home alteration or vehicle modification or \$25,000.

Rehabilitation Benefit

If you suffer an injury which is payable under the Basic AD&D plan, an additional benefit for expenses incurred for rehabilitation training may be paid, in an amount equal to the lesser of:

- the actual expenses that are incurred within two (2) years from the date of the accident for the rehabilitation Training, or
- \$10,000

Rehabilitation training means a treatment program that:

- is prescribed by a licensed physician acting within the scope of his or her license that is approved by the insurance company prior to the provision of services,
- is required due to your injury, and
- prepares you for an occupation that you would not have engaged in except for the injury.

The insurance company will only consider reasonable and customary cost for the treatment furnished.

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Seat Belt/Airbag Benefit

If you suffer an injury which is payable under the Basic AD&D plan, and the injury which caused the accidental death directly resulted from an automobile accident, the insurance company will pay an additional benefit, equal to 10% of your Basic AD&D Benefit up to a maximum of \$25,000. The seatbelt/airbag benefit will be paid if you were:

- operating or riding as a passenger in any private passenger automobile designed for use primarily on public roads; and
- wearing an original, equipped, factory installed, or manufacturer authorized and unaltered seat belt, or lap and shoulder restraint at the time of the injury.

Verification of your actual use of the seat belt or lap and shoulder restraints is required through certification by the investigating law enforcement officers or by other reasonable proof.

An additional benefit equal to 10% of your Basic AD&D Benefit to a maximum of \$25,000, will be paid if you were driving a private passenger automobile with a manufacturer equipped driver-side air bag or riding as a passenger in a private passenger automobile with a manufacturer equipped passenger-side air bag, provided your seat belt or lap and shoulder restraint was properly fastened at the time of the accident. The proper functioning and/or deployment of the air bag must be certified in the official law enforcement report of the accident, through certification by the investigating officers or by other reasonable proof.

A Seat Belt or Air Bag Benefit is not payable if the driver of the automobile in which you were riding was:

- under the influence of alcohol. A driver will be conclusively presumed to be under the influence of alcohol if the level of alcohol in his or her blood exceeds the amount at which a person is presumed, under the law of the locale in which the accident occurred, to be under the influence of alcohol or intoxicating liquor if operating a motor vehicle. An autopsy report from a licensed medical examiner, law enforcement officer reports, or similar items will be considered proof of the driver's intoxication; or
- under the influence of any prescription drug, narcotic, or hallucinogen, unless such prescription drug, narcotic, or hallucinogen was prescribed by a physician and taken in accordance with the prescribed dosage.

Therapeutic Counseling

If you suffer an injury which is payable under the Basic AD&D Benefit and you require therapeutic counseling, the insurance company will reimburse the charges for the counseling, provided:

- all terms and conditions of the Policy are met,
- therapeutic counseling begins within ninety (90) days of the accident, and
- therapeutic counseling must be received within one (1) year from the date of the loss.

Therapeutic counseling means treatment or counseling provided by a licensed therapist or counselor who is registered or certified to provide psychological treatment or counseling.

The maximum amount payable under this benefit is \$1,000 for any one covered accident.

What's Not Covered

Basic AD&D benefits will only be paid for losses caused by accidents. Benefits will not be paid by the Plan if you die or are dismembered as a result of the following circumstances:

- illness or disease, regardless of how contracted
- medical or surgical treatment of illness or disease; or complications following the surgical treatment of illness or disease; except for bacterial infections due to Accidental ingestion of contaminated foods
- suicide or any attempt at suicide while sane
- pilot, operator, member of the crew or cabin attendant of any aircraft
- travel in an experimental or military aircraft,
- Intoxicated while operating a vehicle or other device involved in an accident. Intoxicated means that the injured person's blood alcohol level met or exceeded the level that creates a legal presumption of intoxication under the laws of the jurisdiction in which the incident occurred.
- intentionally self-inflicted injury, or any attempt at intentionally self-inflicted injury,
- being under the influence of any prescription drug, narcotic, or hallucinogen, unless such prescription drug, narcotic, or hallucinogen was prescribed by a physician and taken in accordance with the prescribed dosage

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- while a passenger, pilot, or crew on any aircraft used for tests or experimental purposes, or in a race or speed test,
- while a passenger, pilot, or crew on any aircraft engaged in a Specialized Aviation Activity (as defined under the Policy),
- involvement in any type of active military service,
- war or any act of war (declared or undeclared), or
- participation in the commission or attempted commission of any felony, or an assault.

Supplemental and Family AD&D Benefits

You may elect Supplemental AD&D Insurance to further protect yourself in the event of your accidental death or dismemberment. You can purchase additional coverage for yourself in amounts of \$25,000, \$50,000, \$75,000, or from \$100,000 to \$1 million in increments of \$100,000. If you are a Home Office Associate or BOA, amounts over \$300,000 may not exceed 10 times your salary. The cost for this coverage will be deducted from your paychecks on an after-tax basis.

If you wish to cover your spouse and/or dependent child(ren) under the Family Plan, the cost for Family Plan AD&D coverage will be deducted from your paychecks on an after-tax basis.

Under this Plan, the principal sum of benefits for covered dependents will be a percentage of your selected benefit amount, as follows:

Plan Selected	Benefit % for Spouse/Domestic Partner	Benefit % for Child(ren)
Spouse/Domestic Partner ONLY	60%	0%
Dependent Child(ren) ONLY	0%	15% (up to maximum of \$25,000)
Spouse/Domestic Partner AND Dependent Child(ren)	50%	10% (up to maximum of \$25,000)

If both parents work for Edward Jones, only one parent can cover the child(ren) under Child Life or Family AD&D plan. In the absence of a written agreement between the parties, Edward Jones will cancel the life coverage of the dependent held by the parent who sought to add the child while the child was covered under the plan by the other parent.

If the child is a full-time Edward Jones associate, they may not be covered under the Child Life or Family AD&D plan.

How Benefits Are Paid

The following chart shows the amount payable to you or your beneficiary(ies) provided one or more of the following losses occurs within 365 days of the accident. The loss must be a direct result of the accident and independent of all other causes.

Covered Loss	The plan pays this percentage of your selected AD&D Benefit amount
Life Both hands or both feet One hand and one foot One hand or one foot plus the loss of sight of one eye Sight of both eyes Speech and hearing	100% of Selected Amount
Speech or hearing One hand or one foot or sight of one eye	50% of Selected Amount
Thumb and index finger of the same hand	25% of Selected Amount
Loss of use of four limbs	100% of Selected Amount
One arm at elbow	67.5% of Selected Amount
One leg below the knee	60% of Selected Amount
Loss of use of four limbs	100% of Selected Amount
Loss of use of three limbs	75% of Selected Amount

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Loss of use of two limbs	66.67% of Selected Amount
Loss of one limb	50% of Selected Amount
Coma	1% of Selected Amount, paid monthly for up to 100 months

Note: Loss of hand or foot is defined as severing at or above the wrist or ankle joint. Loss of sight is defined as total loss that cannot be recovered. Loss of thumb and index finger is defined as severing at or above the metacarpophalangeal joints. Loss of use of one or more limbs means total paralysis, which must be determined to be permanent, complete, and irreversible by a competent medical authority. The insurance company may require proof of total paralysis on a periodic basis.

If you have more than one loss due to one accident, payment will be made only for the loss with the largest benefit. In addition, payment will be made only for the loss which results directly from the accident, without regard to any former loss.

Hospital Confinement Benefit

If you, or your covered dependent, are confined to a hospital as the result of an accidental injury, the plan will pay an additional 1% of the death benefit or \$2,500 (whichever is less). The benefit will be paid monthly after the 5th day of hospital confinement, for up to 12 months after continuous confinement.

Workplace Felonious Assault

If an accidental injury or death occurs as the result of a felonious assault while you are working at an Edward Jones facility (not at home, and not while commuting to or from work), then the Plan will pay 25% of the death benefit. The felonious assault may not have been committed by you, a member of your immediate family, or another employee of Edward Jones. The benefit will be paid to you if you are injured, or to your beneficiary if you are deceased.

Education Benefit

If you die in a covered accident, these education benefits are available to family members:

- **for your children** the Plan will pay the tuition charges incurred for up to 4 consecutive academic years, not to exceed an academic year to a maximum of \$10,000, per year. It is payable each year to each covered dependent child who, on the date of your death, is:
 - enrolled as a full-time college, university, or trade school student, or
 - in the 12th grade and subsequently enrolls as a full-time student in a college, university, or trade school within one year after your death.
- **for your spouse** the Plan will pay a spouse retraining benefit if, within 2 years of your accidental death, your spouse enrolls in any accredited school. The Plan will pay the lesser of the actual cost of the professional or trade training or \$10,000.

Seat Belt Benefit

If you or your covered dependent dies in a car accident, the Plan will increase the amount paid by 10% up to a maximum of \$10,000, provided you or your covered dependent was wearing a properly fastened seat belt (or if the covered person is a child, using a child restraint as defined by state law).

The correct position of the seat belt must be verified by the investigating officer or included in the official report of the accident, and a copy of the police accident report must be submitted with the claim for this benefit.

Air Bag Benefit

If a covered loss is incurred in a passenger car accident, the Plan will increase the amount paid by 10%, up to a maximum of \$10,000, provided you were:

- riding in a seat protected by an Air Bag, and
- wearing a Seat Belt which was properly fastened at the time of the accident.

Common Disaster Survivor's Benefit (for Family Plan only)

The Plan will pay a common disaster accident benefit if both you and your covered spouse are injured as the result of the same covered accident and die within 90 days as a result of injuries from the accident. If this occurs, your spouse's death benefit will increase to 100% of your selected benefit amount to a maximum of \$1,000,000.

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Child Day Care Benefit

This benefit is payable if you die as a result of a covered accident and have a covered, dependent child who:

- is under the age of 13 and enrolled in an accredited child care center, or
- becomes enrolled in a licensed child care center within 90 days after your death.

The child care center benefit pays up to \$5,000 of your selected benefit amount each year for each covered child.

Benefits are payable for up to four consecutive years. Benefits are paid to the surviving spouse who has custody of the covered child. If there is no surviving spouse or the child does not live with the surviving spouse, benefits are paid to the child's legal guardian.

Benefit payments are made at the end of each covered 12-month period based on documented expenses. A 12-month period starts when the child first enters a child care center after your death or your spouse's death, or on the first of the month following the death if the child was already enrolled.

Defining Child Care Center

An accredited child care center means: 1) a child care facility that operates pursuant to state and local laws; 2) is licensed by the state for such child care facilities; and 3) has been provided with a tax identification number by the internal revenue service.

After School Care Benefit

If you select a Plan covering your dependents and you or your covered spouse/domestic partner suffers an injury resulting in a covered loss, charges actually incurred will be reimbursed for the after-school care. The benefit will be paid to the individual who incurs the expense for each covered dependent child, who is ten (10) years old or less. The maximum benefit is the lesser of:

1. The actual expenses incurred per year; or
2. \$2,000 per year.

The after-school care provider may not be a relative or family member and acceptable proof must be provided to establish eligibility for this benefit.

This benefit will be paid each year for four (4) consecutive years if the covered dependent child is under age ten (10) at the time of each payment.

Monthly Coma Benefit

The coma benefit is payable if you become comatose within 365 days of the accidental injury, and the coma continues for 31 consecutive days. After the 31 first day, payment is made in monthly installments equal to 1% of your selected benefit amount.

This benefit will be payable for each month of continuous coma, up to a maximum of 100 months. No monthly payments will be made after the first of the following occurs:

- payment of the 100th monthly installment
- you recover from the coma, or
- you die.

Carjacking Benefit

If a covered person suffers an injury resulting in a covered loss as a direct result of an accident that occurs during a carjacking of a private passenger automobile, an additional benefit will be paid equal to 10% of the applicable Selected Amount to a maximum of \$25,000.

The loss must have occurred while the covered person was operating, getting into or out of, or riding in a vehicle as a passenger. Verification of the carjacking must be made part of an official police report within twenty-four (24) hours of the carjacking or as soon as reasonably possible, or be certified in writing by the investigating officer(s) within twenty-four (24) hours or as soon as reasonably possible. The verification must be provided when the claim is filed.

COBRA Benefit

If you select Family Supplemental Accidental Death and Dismemberment coverage and you suffer a covered accidental death which is payable under the Accidental Death Benefit, and you are covered under the Edward Jones Medical Plan at the time of your death, an additional benefit will be paid to assist with the cost of COBRA continuation premiums for up to one year of medical coverage for your surviving family members who are covered under the Edward Jones Medical Plan.

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The amount payable under this benefit will be the lesser of:

- \$10,000; or
- The actual cost to the surviving family members to continue medical coverage for one (1) year under the Edward Jones medical plan.

Hearing Aid or Prosthetic Appliance Benefit

If a covered person suffers an injury resulting in a covered loss, additional benefit will be paid provided:

- the covered person is required to use a hearing aid or prosthetic appliance,
- the injury that caused the payment of the benefit is the same injury that requires the covered person to use the Hearing Aid or Prosthetic Appliance, and
- the Hearing Aid or Prosthetic Appliance was required within one (1) year of the injury.

The benefit paid will be equal to the one-time cost of the Hearing Aid or Prosthetic Appliance actually paid by the covered person. This benefit will not be paid unless:

- the Hearing Aid or Prosthetic Appliance was prescribed by a legally qualified physician or surgeon who is not the covered person's spouse, child, or relative, and
- proof of payment is provided.

For purposes of this benefit, Prosthetic Appliance will include an artificial limb or eye. No payment will be made for ordinary living, traveling or clothing expenses. The maximum amount payable under all provisions of this benefit combined will be the lesser of the actual cost of the hearing aid or prosthetic appliance or \$10,000.

Home Alteration and Vehicle Modification Benefit

If a covered person suffers an injury resulting in a covered loss, under the plan, an additional benefit will be paid for home alterations and/or vehicle modifications, provided:

- the covered person is required to use a wheelchair to be ambulatory on a permanent basis, and
- the injury that caused the payment of the benefit is the same injury that requires the covered person to need the wheelchair.

The amount paid will be equal to:

- the one-time cost of alterations to your primary residence to make it wheelchair accessible and habitable, and
- the one-time cost of modifications necessary to your motor vehicle to make the vehicle accessible or drivable.

Benefits will not be payable unless:

- alterations and/or modifications are made by a person or persons experienced in such alterations and/or modifications, and are recommended by a recognized organization providing support and assistance to wheelchair users, and
- presentation of proof of payment is provided.

The maximum amount payable under all provisions of this benefit combined will be the lesser of the actual cost of the home alteration or vehicle modification, or \$25,000.

Surviving Spouse/Domestic Partner Benefit

If you select a Plan covering your spouse/domestic partner and you suffer an injury resulting in a covered loss, the plan will pay an additional benefit to your covered spouse/domestic partner. The monthly benefit will be equal to 1% of your Supplemental AD&D benefit amount. and will be paid for a period of six (6) months.

Therapeutic Counseling Benefit

If you enroll for Family Supplemental Accidental Death and Dismemberment coverage and you or your covered dependents suffers an injury resulting in a covered loss, and you or your covered dependents requires Therapeutic Counseling, the plan will reimburse the charges for such counseling to the individual who incurs the expense, provided:

- all terms and conditions of the Policy are met,
- Therapeutic Counseling begins within ninety (90) days of the covered accident,
- Therapeutic Counseling must be received within one (1) year from the date of the covered loss.

Therapeutic Counseling means treatment or counseling provided by a licensed therapist or counselor who is registered or certified to provide psychological treatment or counseling.

The maximum amount payable under this benefit is \$1,000 for any one covered accident.

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What's Not Covered

Supplemental and Family AD&D benefits will only be paid for certain losses caused by accidents. Benefits will not be paid by the Plan if you or your covered family members die or are dismembered as a result of the following circumstances:

- Illness or disease, regardless of how contracted,
- Medical or surgical treatment of illness or disease; or complications following the surgical treatment of illness or disease; except for bacterial infections due to Accidental ingestion of contaminated foods
- suicide or any attempt at suicide while sane
- pilot, operator, member of the crew or cabin attendant of any aircraft
- travel in an experimental or military aircraft,
- Intoxicated while operating a vehicle or other device involved in an accident. Intoxicated means that the injured person's blood alcohol level met or exceeded the level that creates a legal presumption of intoxication under the laws of the jurisdiction in which the incident occurred.
- intentionally self-inflicted injury or any attempt at intentionally self-inflicted injury
- being under the influence of any prescription drug, narcotic, or hallucinogen, unless such prescription drug, narcotic, or hallucinogen was prescribed by a physician and taken in accordance with the prescribed dosage
- while a passenger, pilot, or crew on any aircraft used for tests or experimental purposes, or in a race or speed test,
- while a passenger, pilot, or crew on any aircraft engaged in a specialized aviation activity,
- involvement in any type of active military service,
- war or any act of war (declared or undeclared), or
- participation in the commission **or** attempted commission of any felony, or an assault.

For More Information

For more information regarding eligibility, continuation of coverage, administrative information about the Plans and your rights as a participant in the Edward Jones D. Jones & Co. Employee Health & Welfare Program, please see the *Eligibility and Electing Benefits*, *Leaving the Plan*, and the *Claim, Appeal and Legal Information* sections respectively.

All Basic and Supplemental Life benefits are subject to the terms and conditions of the Policy, underwritten by MetLife. Complete details of exclusions, limitations, reduction of benefits and other terms and conditions are in the Certificate of Insurance which is available upon request from the Edward Jones HR Benefits Department. Such terms and conditions are incorporated into this document by reference. If there is any conflict between this document and the Policy, the Policy shall control.