

US Retirement Preparation Guide for Edward Jones Associates

This guide is a high-level summary designed to give associates preparing for retirement information regarding Edward Jones' benefit plans, along with other relevant policies and considerations for retirees. It includes information on firm-sponsored benefit plans, limited partner capital, trust services and associate services. It also contains references to obtain more information on retirement income and benefit sources outside Edward Jones, such as Social Security and Medicare.

This guide is for informational purposes only. It is not intended, and should not be construed, as a specific recommendation or legal, tax or investment advice. It is not intended to replace information available from Social Security or Medicare, as the guide gives only high-level topics of consideration. Associates are advised to contact the Social Security Administration for complete information about monthly benefits, Medicare, and Medigap plans. Individuals should contact their own tax advisor or attorney for guidance on their specific situation or needs before acting upon this information.

The official plan documents for the benefits plans describe the terms and conditions of the firm's benefit plans, and if there is any conflict or inconsistency between these materials and the terms of the official plan documents, the terms of the official plan documents will control.

US Retirement Preparation Guide for Edward Jones Associates

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DETERMINING YOUR RETIREMENT DATE

When Should You Retire?

Following are some key dates and policies related to income and benefits that you should consider when selecting an optimal retirement date.

Social Security

In general, if you have worked for 10 years and contributed to Social Security, you may be eligible for Social Security benefits. The amount of your benefits is based on your social security wages history. You can begin to receive Social Security retirement benefits as early as age 62 but be aware that if you begin taking Social Security benefits at age 62 your benefits will be reduced because age 62 is not considered full retirement age by the Social Security Administration. Full retirement age ranges from 65 to 67 depending on the year of your birth. You can also delay receipt of your benefits beyond your full retirement age, and your benefit amount will be increased for the period of delay, but the increase stops at age 70 even if you continue to delay taking benefits. Social Security benefits prior to full retirement age may be offset if you receive pay for services during retirement, such as a part-time job. In addition, a portion of Social Security benefits may be taxable, depending on total gross income. You should apply for Social Security benefits at least three months before you want your benefits to begin.

Medicare

Medicare is the federal health insurance program for workers age 65 and older, individuals under age 65 with certain disabilities, and individuals of any age with End-Stage Renal Disease (ESRD) or ALS (Lou Gehrig's Disease). If you plan to retire before age 65, you should consider obtaining interim health insurance coverage for the period until Medicare begins. Please refer to the Medical, Dental, Life Benefits section of this guide for more information.

Edward Jones Profit Sharing & 401(k) Plan

To be eligible for the annual profit-sharing contribution you must be employed on Dec. 31 of that year and have completed 1,000 hours of service that year or retire and satisfy the Rule of 70 (minimum age of 50 at the time of retirement and your age plus your years of service must equal at least 70), become disabled, or die during the plan year and complete 1,000 hours of service during the year or the preceding year. While there is no minimum retirement age associated with our plan, it's important to note that retired associates do not receive a monthly pension or other systematic payment from the plan; however, installment payments and non-periodic payments are available. Please refer to the Retirement Income Section of this guide for more information regarding this program.

Edward Jones Non-Qualified Deferred Compensation Program

For those select Financial Advisors participating in the Edward Jones Non-Qualified Deferred Compensation Program, it is important to fully understand how your plan details may be affected by your retirement date. Please contact the HR Profit Sharing/401(k) department for more information.

*Financial advisor reference incorporates financial advisor, service partner, and joint venture service partner roles.

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Limited Partner Capital

No limited partner of The Jones Financial Companies, L.L.P. (the "Firm") is guaranteed the opportunity to retain their investment in limited partner capital in retirement from Edward Jones. Retention is subject to eligibility guidelines and determined individually in the Firm's discretion. To be eligible to retain your limited partnership capital your age plus years of service to Edward Jones must equal or exceed 70 years at the time you retire.

MEDICAL (INCLUDING PRESCRIPTION), DENTAL, VISION, LIFE INSURANCE AND OTHER BENEFITS

Benefits End Date

Your Edward Jones Benefits coverage end date is the last day of the month in which your retirement date occurs.

Associates who retire before age 65:

If you anticipate retiring before age 65, make sure you have health insurance to cover the period after your Edward Jones coverage ends, but before Medicare begins. COBRA coverage from Edward Jones is one option, but you should also explore purchasing individual coverage. Since COBRA generally lasts a maximum of 18 months, associates who retire before age 63½ may need to bridge coverage after COBRA expires and before Medicare coverage can begin at age 65. Edward Jones offers the Long Service Plan for medical coverage only to eligible individuals as one method to bridge coverage, but you might also want to explore purchasing individual coverage through the ACA Marketplace exchange in your state or other individual insurance options.

COBRA

Your Edward Jones medical, dental, vision, and EAP coverage may be continued by electing COBRA for, generally, up to 18 months after retirement, or until you enroll in Medicare or another employer's group health plan, whichever occurs first. COBRA coverage for the Health Flexible Spending Account and Limited Purpose Flexible Spending Account is available if the account is underspent and can only be continued through the end of the calendar year in which you retire.

COBRA coverage is a continuation of the same health coverage you were enrolled the day before your retirement/last day of work - medical, dental, vision, EAP. The health flexible spending account can be continued for the same year you terminate employment only. Retired associates are responsible for the full cost of coverage, plus a 2% administrative fee. A COBRA election notice will be mailed to your home address on record within 7-10 days of retirement. You have 60 days from the date you receive the notice or the date your group coverage end date (whichever is later) to elect COBRA coverage.

You have an additional 45 days from the day you timely elect COBRA to make a premium payment. Premiums will accumulate during the election period retroactive to your last day of group coverage. If you elect COBRA continuation coverage and pay the premiums within the allotted period, coverage will be retroactive to the day after group coverage ended, with no lapse in coverage. COBRA premiums are paid month-to-month. COBRA coverage ceases if premium payments are not received timely.

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Long Service Plan

Associates who meet the “Rule of 70” may be eligible to apply for an extension of medical coverage beyond their COBRA continuation period. This extension is called the Long Service Plan (LSP). Associates are eligible for this extension of coverage if:

- They are at least 50 years old at the time of retirement, termination, or reduction in hours and
- Their age at the time of retirement, termination, or reduction in hours, added to their active working years of service with Edward Jones equals at least 70, and
- The termination reason in the human capital management system or any subsequent human resources data base is one of the following: V - Retirement, Disabled, IV - 12 months inactivity, IV - Job Elimination Project Term Completion, V – Voluntary Separation Program, V - Dissatisfied with Job, V - End of Short-term Assignment, V - Military Commitment, , V - Personal Financial Reasons, ,V -Pursue Opportunity Outside Industry, V - Resigned in Lieu of Termination or V - Return to School.

Eligible associates must enroll in and exhaust the 18-month COBRA period in order to apply for the Long Service Plan. The Long Service Plan begins the day after COBRA coverage ends. Participants of the Long Service Plan are only eligible to participate in the Gold Plan. If at the time of transition from COBRA the participant is on the Silver plan s/he must move to the Gold Plan and will only be eligible for that plan until exhausting Long Service Plan benefits. If the associate is eligible for Medicare (but otherwise meets age and length of service requirements) when he or she retires/terminates from Edward Jones, his/her enrolled dependents will be eligible for the Long Service Plan for a period of time equal to the associate's time in service at Edward Jones, or until eligible for Medicare (whichever occurs first).

The Long Service Plan benefits may not be the same coverage level that the associate had while an active associate. The Long Service Plan extends medical coverage only, not Dental, Life, Vision, or any other non-medical benefits offered through the Plan.

Associates pay 102% of the cost of coverage for the Long Service Plan. Coverage for associates under the Long Service Plan ends when the former associate turns age 65 or becomes eligible for Medicare, whichever occurs first.

Spouses or Domestic Partners who are under age 65 at the time associate coverage ends will be permitted to continue coverage on an individual basis until the earlier of: the date the spouse turns age 65; the date the spouse is eligible for Medicare; or the date equal to the former associate's length of service with Edward Jones; whichever occurs first. Eligible dependent children may continue under the plan until reaching maximum age limits. If the child is disabled and continues eligibility beyond the usual age limits due to a qualifying disability, he/she may continue on the plan until age 65, ceases to be an eligible dependent, ceases his/her disability or until eligible for Medicare, whichever occurs first. For more information about the Long Service Plan, please contact the Edward Jones Benefits Department.

If you are eligible for Long Service Plan continuation coverage, you may elect to cover dependents acquired after your date of eligibility provided the COBRA administrator is notified within the prescribed time period. In general, the newly acquired dependents will not have an independent right to COBRA continuation coverage, except for newborns

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who are considered Qualified Beneficiaries. Failure to notify the administrator within the prescribed time will result in a waiver of the right to elect LSP for the newly acquired dependents. To be eligible for this extension, you or your dependents must notify the COBRA administrator within 60 days of the second event.

Associates who retire after age 65:

COBRA coverage will be offered to you, your enrolled spouse or domestic partner and/or your enrolled dependent children for, generally, a maximum of 18 months after retirement. COBRA coverage for you, your spouse, your domestic partner, or dependent child may end before 18 months if you or they become enrolled in Medicare after electing COBRA and within the 18-month COBRA coverage period. Since Medicare becomes primary coverage once you stop working, it may not be beneficial for you to elect COBRA coverage if you are enrolled in Medicare. However, you may want to consider electing COBRA for your eligible spouse or domestic partner who is not eligible for Medicare and/or enrolled children.

Health Insurance Marketplace

The Health Insurance Marketplace (the Marketplace) in each state offers "one-stop shopping" to find and compare private health insurance options. In the Marketplace, you could be eligible for a tax credit that lowers your monthly premiums as well as cost-sharing reductions (amounts that lower your out-of-pocket costs for deductibles, coinsurance, and copayments) right away, and you can see what your premium, deductible, and out-of-pocket costs will be before you decide to enroll.

Through the Marketplace you'll also learn if you qualify for free or low-cost coverage from Medicaid or the Children's Health Insurance Program (CHIP). You can access the Marketplace for your state at www.healthcare.gov.

Coverage through the Health Insurance Marketplace may cost less than COBRA continuation coverage. Being offered COBRA continuation coverage won't limit your eligibility for coverage or for a tax credit through the Marketplace.

Medicare

Medicare is the federal government's health insurance program for people over age 65 or disabled under age 65. This section of the Guide is intended to provide general information about Medicare. For details, please contact Medicare directly at <http://medicare.gov>, 1-800-MEDICARE ([1-800-633-4227](tel:1-800-633-4227)) or TTY users can call [1-877-486-2048](tel:1-877-486-2048).

You and your family members nearing Medicare age can get help understanding, navigating, and enrolling in Medicare with the no-cost SmartConnect program. To connect with a SmartConnect representative and explore your options, call 833-460-4726 weekdays between 7:30 a.m. and 5 p.m. CST.

Original Medicare:

Original Medicare has three parts that apply to Edward Jones' retirees: Part A (for hospital insurance), Part B (for medical insurance) and Part D (prescription drug). Part A is provided to those who are eligible for Social Security Retirement benefits, and generally no premium is charged. Parts B and D may be purchased for a monthly premium. For most people, if you enroll in Part A coverage, you will also want to enroll in Part B and pay the monthly premium for Part B. The standard Part B premium is based on your modified gross income.

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Part D also requires a monthly premium. Part C, Medicare Advantage plans, discussed below, are HMO/PPO managed care plans that may also include prescription drug coverage or provide other enhancements over original Medicare.

In the Original Medicare model, you have your choice of doctors, but you may pay more than under a Medicare Advantage plan. Medigap plans are intended to fill the coverage gaps not covered by Original Medicare.

Medicare Advantage:

Medicare Advantage is another option. Medicare Advantage combines Part A and B together. Part D may be purchased separately. Medicare Advantage plans are provided by Health Maintenance Organizations and Preferred Provider Organizations approved by Medicare. Generally, you must see doctors approved by the Advantage plan. However, your costs may be lower than the Original Medicare plan, and coverage may be better.

Considerations if you work past age 65:

You may continue coverage under the Edward Jones group medical plan if you work past age 65.

If you are enrolled in the Edward Jones high deductible health plan and make contributions to a Health Savings Account (HSA), you should know that if you are covered under any part of Medicare (even Part A, which generally doesn't require a premium), then IRS regulations prohibit you from making contributions to a Health Savings Account. If you intend to work past age 65, remain enrolled in the Edward Jones group medical plan, and contribute to an HSA, you should consider whether declining all Medicare until you retire is in your best interest. You should speak to your advisor and contact Medicare directly regarding the best options. There is a "special enrollment" period for Part B if you postponed enrolling when you turn 65 because you had other coverage while working (such as group coverage through the Edward Jones medical plan). You can sign up for Part B anytime while you are covered under the other coverage, or within the 8-month period following the date your other coverage ends. If you apply for Part B during this special enrollment period, you may not have to pay a higher Part B premium. If you don't enroll in Part B during the special enrollment period, you'll have to wait until the next General Enrollment period, which is January 1 through March 31 of each year, with coverage effective on the following July 1. You may then have to pay a higher Part B premium because you could have had Part B and did not take it. Typically, the penalty is 10% for each year past your initial Medicare eligibility date. Similar rules apply to Part D coverage.

Coordination of Benefits:

You should be aware of how Coordination of Benefits operates if you work past age 65 and are covered by both Medicare and the Edward Jones medical plan. If you elect Medicare coverage in addition to your Edward Jones plan, Medicare will always be secondary coverage as long as you are actively at work. Once you retire, Medicare becomes primary. The Edward Jones COBRA plan (should you enroll) is secondary. Because COBRA would be secondary to Medicare, it may not be cost effective to enroll in COBRA.

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If you plan to retire at age 65, you generally should apply for Medicare three (3) months before you turn 65. You would need to call the Social Security Administration to enroll. The toll-free number is 1-800-772-1213. You may also enroll online at www.ssa.gov/medicare.

Medigap Plans

Many people buy a supplemental medical plan (commonly referred to as Medigap) to help cover most expenses that Original Medicare doesn't pay. Don't delay enrolling in a Medigap policy. When you first enroll in Medicare Part B at age 65 or older, you have a six-month Medigap open enrollment period. During that time your health status cannot be used as a reason to either refuse you a policy or to charge you more than other open enrollment applicants. However, the insurer may require a six-month waiting period before covering any pre-existing conditions. If you work past age 65, you should apply for a Medigap plan when your Edward Jones health plan coverage ends.

Medigap plans are not available for use with Medicare Advantage plans.

In most states there are 12 standard Medigap plans offering different levels of supplemental coverage. The premiums charged for a particular Medigap plan can vary from one company to another and from one state to another.

OTHER BENEFITS

Health Savings Account*

An HSA established through HealthEquity to contribute pre-tax dollars through payroll deductions is your account, similar to a bank account. However, the Edward Jones HSA payroll deductions are suspended immediately upon termination, retirement, or change of status to part time or on call status. You are responsible for paying any account maintenance fees with HealthEquity. Please contact HealthEquity with any questions regarding your HSA.

** HSA is not an Edward D. Jones sponsored benefit.*

Short-term Disability (HQ and CSTs) or Income Continuation (FAs)

Your short-term disability or income continuation coverage will end at the end of the month in which your employment ends.

Benefits continue if you were deemed disabled as per the terms of the Plan prior to your full-time position termination. Conversion is not offered for short-term disability or income continuation.

If approved for STD benefits, they will end on the earliest of the following dates:

- the end of the maximum STD benefit period
- you no longer meet the definition of disability
- you die
- you fail to have a medical exam requested by the Claim Administrator
- you are no longer under the care of a licensed physician
- you start regular work at a reasonable occupation as determined by your Claim Administrator
- a required independent medical exam fails to confirm your disability

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- you refuse to follow your treatment plan
- you refuse an accommodation by the firm that would allow you to return to work; or
- you fail to provide proof of continuing disability

Long-term Disability

Long-term disability eligibility and coverage will end at the end of the month in which your employment ends. Benefits continue if you were deemed disabled as per the terms of the Plan prior to your full-time position termination. Conversion is not offered for long-term disability.

If approved for LTD benefits, they will end on the earliest of the following dates:

- you reach the maximum LTD benefit period
- you no longer meet the definition of disability
- you have a condition in which certain limitations apply (see the Limited Disability Benefits section in the LTD Summary Plan Description for more information on these limitations)
- you fail to comply with any requirements of the LTD Plan
- The date following 12 consecutive months of disability for which you were entitled to receive monthly benefit payments while you are living outside of the United States or Canada
- you die.

Basic Life Insurance

When group coverage ends, you may convert to an individual life insurance policy. The insurance company will mail you a conversion information packet with instructions on how to convert your basic life coverage. You must mail or fax the conversion form within 31 days from the group coverage termination date or 15 days from the date on the notice from MetLife, whichever is later. Under no circumstances, however, will continuation of coverage be available beyond 91 days from the group coverage termination date. The amount you elect cannot exceed the amount for which you were enrolled when your coverage was reduced or terminated. Your premiums will be based on the insurer's rates for the policy, your age, your risk class, and the amount of coverage.

Supplemental Life Insurance

When group coverage ends, you may convert to an individual life insurance policy. The insurance company will be provided with your information and will mail you a conversion information packet with instructions on how to convert your supplemental life coverage. You must mail or fax the conversion form within 31 days from the group coverage termination date or 15 days from the date on the notice from MetLife, whichever is later. Under no circumstances, however, will continuation of coverage be available beyond 91 days from the group coverage termination date. The amount you elect cannot exceed the amount for which you were enrolled when your coverage was reduced or terminated. Your premiums will be based on the insurer's rates for the policy, your age, your risk class, and the amount of coverage.

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Dependent Life Insurance

When group coverage ends, you may convert to an individual life insurance policy, provided your dependent was enrolled in the plan for at least five years before your group coverage ends. The insurance company will be provided with your information and will mail you a conversion information packet with instructions on how to convert the dependent life insurance coverage. Your dependent (or a parent or guardian of a minor or disabled dependent) must mail or fax the conversion form within 31 days from the group coverage termination date or 15 days from the date on the notice from MetLife, whichever is later. Under no circumstances, however, will continuation of coverage be available beyond 91 days from the group coverage termination date.

The amount your dependent elects cannot exceed the amount he or she was enrolled under the Plan prior to the group coverage end date.

Basic and Supplemental Accidental Death and Dismemberment Insurance (AD&D) Conversion is not offered for basic or supplemental accidental death and dismemberment insurance.

Voluntary Benefits

If you are enrolled in any of the voluntary benefits offered by MetLife (Accident, Hospital Indemnity, Critical Illness, Pet Insurance, Legal Plan, Identity and Fraud Protection), coverage is portable upon your retirement. Therefore, you can apply with MetLife and continue the coverage if you wish.

Employee Assistance Program (EAP)

All Edward Jones associates and up to five of their “Loved Ones” are eligible to access the Headspace app until the last day of the month following the last day of employment or 7 days, whichever is greater.

To extend eligibility for services on the Headspace app, individuals who will lose EAP coverage based on a COBRA-qualifying event (including associates/dependents impacted by the associate’s termination and dependents impacted by an associate death, divorce, or legal separation) are eligible to elect EAP coverage through COBRA and register on the Headspace platform. Eligible individuals will receive notification from Tri-Star of the opportunity to elect EAP coverage through COBRA if seeking to extend eligibility. If these eligible individuals elect EAP coverage through COBRA, they will have the opportunity to invite five “Loved Ones” to access the services on the Headspace app. Therefore, in most cases, only one person per family will need to elect EAP through COBRA and can add up to five “Loved Ones” to their account.

For EAP services accessed by phone, Edward Jones associates and their dependents remain eligible for 90 days regardless of if they elect EAP coverage through COBRA and can extend their eligibility beyond 90 days if they elect EAP coverage through COBRA. Associates can find 24/7 support via Headspace at 855-420-0734

RETIREMENT INCOME

Retirement income can come from a variety of sources, including qualified retirement accounts, Social Security, and individual savings. From a financial standpoint, these sources of income will determine your retirement lifestyle,

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so it's important to consider all possible consequences before you take any distributions (e.g., tax liability, early withdrawal penalties, payment frequency, etc.).

Edward Jones Profit Sharing & 401(k) Plan

One of the major concerns of retiring associates is what to do with the money that has accumulated in their Edward Jones retirement plan. Assets in this plan, along with other qualified retirement accounts may be used to supplement your Social Security payments during retirement. The plan does not have a minimum retirement age, nor does it limit associates to a fixed monthly pension when they retire. Instead, associates receive the full balance in their account and can elect payment according to one of the three options described below. It's important to carefully weigh each option before deciding.

On the next page is a chart outlining the distribution options when you retire. The first two options allow your assets to continue growing tax deferred. Because your earnings are not taxed until you withdraw them (and eligible earnings on Roth accounts are not taxable on withdrawal), they can compound tax-free and thereby increase the growth potential of your account. Furthermore, by leaving the money in a tax-deferred account, you avoid any income taxes that you would owe on withdrawals from the account. Finally, if you are under age 59-1/2 and you elect to have the money paid to you, a 10 percent early withdrawal penalty may be imposed. There are exceptions to the 10% penalty tax, including payments made after you separate from service if you will be at least age 55 in the year of separation. In addition, after-tax contributions and Roth contributions may not be subject to the penalty tax. The combination of taxes and penalties can greatly reduce the value of your retirement assets, as demonstrated by the following example.

	Lump Sum Distribution	Rollover
Balance at retirement	\$100,000	\$100,000
10% IRS early withdrawal penalty	-\$10,000*	
28% federal Income tax	-\$28,000**	
Amount remaining	\$62,000	\$100,000

*Assuming no exception applies.

** Assuming the entire distribution is taxable

The above example does not take into account local and state taxes. However, it clearly demonstrates that taxes and penalties can significantly reduce the value of your assets, and, in turn, your income during retirement.

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What are your options regarding your retirement plan assets?

Leave the money where it is	Rollover the assets	Take a lump sum distribution
<p>Any associate with a minimum \$1,000 may leave the money in The Plan. If you decide at a later date to withdraw the money, contact Empower at 1- 877-EDJ-401k (877-335-4015) or go online to www.edj401k.com and print the forms yourself.</p>	<p>You may choose to roll the money over into an Individual Retirement (IRA); provided that any amounts in a designated Roth account may only be rolled over to a Roth IRA or a designated Roth account in an employer plan. Simply designate the rollover option(s) on the forms you receive and provide us with your IRA account information. Or, if you are moving to another employer, contact them to determine whether they accept rollovers into their plan.</p>	<p>You may elect to have the full amount paid directly to you. Please note that if you don't rollover the money to another qualified plan or IRA, you'll be taxed on the entire pre-tax amount paid to you. In addition, you may be required to pay a 10 percent early withdrawal penalty if you're under the age of 59 ½ or have not separated from service in the year you turn 55 or later.</p>
<p>ADVANTAGES Earnings continue to grow tax-deferred Assets remain in current investment No taxes or penalties incurred</p>	<p>ADVANTAGES Earnings continue to grow tax-deferred Generally, no taxes or penalties incurred Potential for greater investment flexibility Ability to take systematic distributions</p>	<p>ADVANTAGES Instant access to funds Converts balance to after- tax dollars</p>
<p>LIMITATIONS Must select from investment options offered in the plan. Must start taking required minimum at age 73</p>	<p>LIMITATIONS Rollovers are subject to a \$10 distribution fee. Must start taking required minimum distributions at age 73 or age as determined by regulations and plan document (other than from a Roth IRA) Non-direct rollovers must be completed within 60 days.</p>	<p>LIMITATIONS Federal tax withholding investment options of 20 percent required on taxable portion at time of distribution A 10 percent early withdrawal penalty may apply Earnings will be taxed as incurred; they no longer grow tax-deferred</p>

In Addition to the above, you may elect to received installment payments for periodic payments; payment spread over a period of at least 10 year may not be rolled over are not subject to the 20% withholding that applies to eligible rollover distributions.

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Social Security

Anyone who is eligible for Social Security can begin receiving benefits at age 62, but full retirement benefits are not available until you reach what the Social Security Administration considers full retirement age, which ranges from 65 to 67, depending on your birth year. You can visit the Social Security Administration Web site (www.ssa.gov) to request statements or use online benefit calculations to help estimate your earnings in retirement. These calculators allow you to run through a variety of scenarios to help estimate the amount of your benefits and to determine when you should apply. You can also contact Social Security directly at 1-800-772-1213 to arrange for a phone interview or an interview in your local Social Security office. When applying for benefits you will need your:

- Social Security number
- Birth certificate
- W-2 forms or self-employment tax return(s) for previous year
- Military discharge papers (if applicable)
- Spouse's birth certificate and Social Security number if he or she is also applying
- Children's birth certificates and Social Security numbers if they're applying for children's benefits
- U.S. citizenship or lawful alien status documentation if you (or a spouse or child applying for benefits) were not born in the U.S.
- If desired, Edward Jones account number so your benefits can be directly deposited into your account.
- You may also apply for Social Security benefits online.

Personal Savings and Investments

Your personal savings and investments make up the third piece of your retirement income puzzle. They may include assets you hold in an Edward Jones account, mutual fund accounts established through after-tax (investment plan) payroll deductions and other assorted investments. Since these assets will be used to supplement the retirement income provided by Social Security and your qualified retirement accounts, it's important to consider decisions about these assets carefully. For more information on the various investment services offered to qualified Edward Jones' retirees, please see the Associate Investment Services section.

Edward Jones Non-Qualified Deferred Compensation Program

For those select Financial Advisors participating in the Edward Jones Non-Qualified Deferred Compensation Program, it is important to fully understand how your plan details may be affected by your retirement date. Please contact the HR Profit Sharing department for more information.

LIMITED PARTNER CAPITAL

Retirement

No limited partner of The Jones Financial Companies, L.L.L.P. (the "Firm") is guaranteed the opportunity to retain their investment in limited partner capital in retirement. Retention is subject to eligibility guidelines and determined individually in the Firm's discretion. The eligibility guidelines below are not exclusive and may be modified, interpreted, and rescinded by the Managing Partner at any time without notice. Current guidelines include:

- Retiree's age plus years of service to Edward Jones must equal or exceed 70 years at the time of retirement;

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- Retiree does not pursue activities which negatively impact the Firm. Activities that negatively impact the Firm include, without limitation, directly competing with the Firm's business, competing for the Firm's talent or clients, or disparaging the Firm, its current or former partners, or its employees. The terms in this paragraph shall apply unless prohibited by applicable state law;
- Financial Advisors must be in good standing, which contemplates and/or includes the successful transitions of their branches to one or more Financial Advisors, and ongoing cooperation in their transitions;
- Separated LP must have returned all Edward Jones property to Edward Jones, including all documents relating to client accounts; and Separated LP must agree to provide Edward Jones, annually and when otherwise requested, confirmation of the Separated LP's continued compliance with these terms and any additional information deemed necessary related to the retention of the investment of limited partner capital.

If the Managing Partner determines you are eligible, you will receive a confirmation letter. This determination may be revoked at any time, including if you no longer meet eligibility guidelines.

For additional information, contact the Partnership Accounting Service Team at **314 515 2000, ext. 2-375**

Liquidations

If a limited partner's employment with Edward Jones ends and they are not eligible to retain their limited partner capital, they do not need to request a liquidation. The Firm will automatically initiate the liquidation process.

Limited partners who wish to voluntarily liquidate their investment must submit the "LP Liquidation Request Form" to the Partnership Accounting Service Team.

- This form can be found at [Limited Partnership \(LP\): Request a Voluntary Liquidation \(sharepoint.com\)](#).
- If you do not have access to JonesLink, contact the Partnership Accounting Service Team at 314-515- 2000, extension 2-3754, to obtain a copy.

The liquidation process is governed by the Twenty-Third Amended and Restated Agreement of Registered Limited Liability Limited Partnership dated as of November 5, 2025, as amended from time to time (the "Partnership Agreement"). Please refer to the Partnership Agreement for full details.

As a general rule under the Partnership Agreement, limited partners who terminate employment are repaid their limited partner capital in three equal annual installments beginning no earlier than 90 days after the date of their terminations from Edward Jones.

The liquidation payment for a limited partner withdrawing from the Firm equals the sum of:

- Limited partner capital,
- **Plus** undistributed limited partner earnings (if any),
- **Less** outstanding bank loan principal and interest, state composite tax withholding, U.S. federal tax withholding (applicable to U.S. non-residents only), and any outstanding amounts due to Edward Jones.

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General Information

Information on limited partner capital can be found at [Limited Partnership Information Main Page \(sharepoint.com\)](#).

ASSOCIATE INVESTMENT SERVICES

Associates who retire in good standing with the firm may continue to receive associate trade and fee privileges for the remainder of their lives. To be eligible, an associate must be at least age 50 when employment terminates and age plus years of service with the firm must equal at least 70.

Discounted services include:

- IRA fees – Normal IRA fees will be waived for retirees
- Securities trades – Retirees pay the same discounted commission rate charged to active associates
- Mutual funds – Retirees may purchase certain mutual funds at net asset value

Account Registration

Anytime you experience a life-changing event (including retirement), it's appropriate to make an inventory of your assets and important legal documents. Far too often, individuals don't pay close enough attention to how accounts and assets are registered or titled. If they aren't titled appropriately, your assets may not end up where you want them in the event of your death or incapacity. Are your assets held in your single name? Are they jointly titled with another family member or spouse? Do they have a beneficiary designation? These are just a few examples of the questions you should consider in order to determine whether or not your accounts are titled appropriately.

Beneficiary Designation

Tax-deferred plans, such as 401(k)s and IRAs allow you to designate individuals or trusts to receive the assets of an account without court involvement. Some plans have "default" beneficiaries to whom assets pass if you do not make a designation, and some plans default to your probate estate. It's important to review beneficiary designations to ensure that they are correct and make sense in light of your goals and your estate planning wishes.

Active associates may view their current group life insurance beneficiary designation(s) by using:

- Gateway > Benefits and Statements > Benefit Enrollment > Beneficiary Editor.
- If you have named an individual beneficiary, that person's name can be viewed and/or changed,
- subject to the applicable plan's requirements. If you've assigned life insurance benefits to a trust, you may obtain the assignment details from the HR/Benefits Department.

Wills

A Will is a legal document in which you dispose of personal and real property that is held in your single name and that does not have a beneficiary designation. Through a Will, you nominate individual(s) to take charge of your assets, pay final expenses, file your final tax returns, and distribute your remaining property. A Will is where you may name individuals to care for your minor children or dependents (if

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applicable). You should consult with a qualified estate planning attorney who is licensed to practice law in your state of residence to review, revise or draft your Will.

Trusts

A trust is a legal entity created by a grantor for the benefit of designated beneficiaries under state law. The trustee is in charge of the assets registered to the trust as a fiduciary responsibility to manage the property for the trust beneficiary(ies).

Two common types of trusts are testamentary trusts and revocable living trusts. You can create a testamentary trust through your Will. Often, assets must pass through probate before your testamentary trust is funded. You may create and fund a revocable living trust during your lifetime. Your trustee will use and distribute assets registered to your revocable living trust at the time of your death pursuant to the instructions contained in your trust document. Assets registered to a revocable living trust do not pass-through probate at the time of the grantor's death. You should consult with a qualified estate planning attorney who is licensed to practice law in your state of residence to determine whether you may want to revise or draft a trust. Additional information about trusts can be found on the Trust Services & Estate Planning JonesLink homepage.

Durable Powers of Attorney

A durable power of attorney is a written instrument in which a person appoints an agent to act on his or her behalf to make financial and health care decisions. A durable power of attorney specifies exactly what the agent is authorized to do, and it may give the agent broad or very limited powers. A person can choose to give his or her agent the authority to act immediately or at some time in the future, such as when the grantor of the power becomes incapacitated. The powers granted under a durable power of attorney can last for a limited period of time or until the grantor of the power dies. Although your agent is bound to act in your best interest, you never should grant authority to someone that you don't completely trust. You should consult with a qualified estate planning attorney to determine what kind of durable power of attorney may be appropriate for your specific needs. An agent under a durable power of attorney may be given broad or limited power to act on your behalf. Although your agent is bound to act in your best interest, you should never grant authority to someone that you don't completely trust. You should consult with a qualified estate planning attorney to determine what kind of durable power of attorney may be appropriate for your specific needs.

Health Care Directives/Living Wills

These documents reflect your desires regarding the medical treatments you wish to receive in the event of an illness or injury. These documents also may allow you to appoint a surrogate to make decisions for you if you are unable to do so. A living will direct the administration or withholding of life- sustaining medical treatment, food, and hydration in the event of a terminal illness or injury.

Transfer on Death

Transfer on Death (TOD) or Pay on Death (POD) is an account registration that means that the account belongs to one or more person during lifetime and transfers or pays to designated beneficiaries after the death of the account owner(s). Assets passing through a TOD or POD designation do not pass-through probate. This type of registration is available for single and joint Edward Jones accounts in all states except for Louisiana.

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Edward Jones Trust Company

Edward Jones Trust Company offers a variety of financial management services. Our trust services can help preserve the family legacy, manage everyday financial needs, develop sustainable distribution strategies, handle personal monthly expenses, administer the terms of a trust or an investment policy, and more. For more information about our fees and typical account sizes, please contact Edward Jones Trust Company at x5-3051 or reference the Edward Jones Trust Company JonesLink homepage.

Local Attorney

It's important to seek assistance from a qualified estate planning attorney when developing your estate plan. Most financial advisors can give you the names of local attorneys who deal primarily in estate planning. Your estate plan may direct how you and your family are taken care of for many years, so it's important that it is prepared correctly and meets your needs.

Triggers for an Estate Plan Review

Even if you already have an estate plan, regular reviews are important. It's recommended that you have your estate planning documents reviewed every three to five years. The following is a list of other events that should trigger a review of your estate plan.

1. A change in your personal situation (i.e., marriage, divorce, death of a family member).
2. Any event that changes your financial situation, such as retirement.
3. A tax law change. It is important to make sure your documents still meet your objectives, and they take full advantage of current tax laws.
4. A change in your state of residence. It may not be necessary to redraft your documents in this case, but they should be reviewed

Retiring from Edward Jones: What to Consider

This information is provided to help answer general questions about what happens when you retire from Edward Jones. Review the information that applies to your specific situation as some sections may not apply to you.

Notify Leader

You will want to notify your Leader as early as possible once you determine that you will be retiring. The firm requests an associate to provide at least a 2-week notice when announcing their retirement in order to retire in good standing with Edward Jones. At least 30 days' notice is preferred, but no less than 2 weeks.

Notify Human Capital

You will need to provide your retirement notification to Human Capital via WEB5169990 at least 2 weeks prior to your retirement date, but no more than 30 days in advance. In order to retire in good standing, you must submit notification 2 weeks prior to your retirement date.

Address Change

If you are ending employment and will be relocating, enter your new address into Gateway, select your name in the top right corner and then click Go to Profile, before the last day of work. If moving before the end of the year, send your

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address change to the Edward Jones HR Records department at 12555 Manchester Rd, St. Louis, MO 63131 for your W-2 mailing. If your address changes after employment ends, you can also fax your change of address to **877-498-6570**.

Limited Partner Capital

No limited partner is guaranteed the opportunity to retain his or her investment in limited partner capital when he or she retires from Edward Jones. While a limited partner who retires from Edward Jones in good standing and meets certain eligibility guidelines may be permitted to retain their limited partner capital in retirement, this determination is evaluated on an individual basis and is in the Managing Partner's discretion. To learn more about retaining limited partner capital after retirement, see [Limited Partnership \(LP\) : Retire from the Firm \(sharepoint.com\)](#).

For additional information, contact the Partnership Accounting Service Team at **314-515- 2000, ext. 2- 3754**.

Bonuses

To be eligible to receive a bonus, you must be actively employed through the entire bonus period. However, you do not have to be here when the bonus pays out if you retire under the rule of 70. If an associate retires under the rule of 70 after the end of the trimester but before the bonus payout they will be eligible for the trimester bonus.

Vacation, Sick and Personal Days

You will be compensated for all unused personal time and accrued unused vacation upon retirement. If you have been paid for more vacation than you have accrued as of your retirement date, you may be required to reimburse the firm. Unused sick days are forfeited upon retirement.

Update Usernames, Emails and Passwords

Prior to your retirement date, you may want to log on to their various websites that we have our benefits through and set up usernames and passwords so you can log on from home once you retire. You may also want to update the email to reflect your home email, so you can get information sent there instead of your work email. To access the various websites, you can log on to Jones Associate Connection and select Benefits. The following will be available to select and log on to:

- Anthem/CarelonRx
- Delta Dental
- Empower
- Headspace
- HealthEquity
- Lantern
- MetLife
- Personify Health
- Vida
- VSP

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Retiring from Edward Jones: What to Consider – Financial Advisor

This information is provided to help answer general questions about what happens when you retire from Edward Jones. Review the information that applies to your specific situation as some sections may not apply to you.

Contact Your Regional Leader and Area Leader

You will want to notify your Regional Leader as well as your Area Leader to discuss your potential retirement. Once you notify them, you will want to contact the Client Transition Department on [WEB097082](#).

FREQUENTLY ASKED QUESTIONS

Medical

Q: Does Edward Jones offer a Medicare supplement plan for retirees over age 65?

A: Although the firm does not have a supplement plan for associates over age 65, COBRA continuation of medical, dental, vision and EAP coverage is offered at retirement for those whose coverage ends.

Under COBRA, the associate and eligible family members generally may continue coverage for up to 18 months after retirement by paying the full cost of coverage plus, a 2% administrative fee. .

Life and Disability Insurance

Q: Can my life insurance be converted to an individual policy?

A: Yes. Conversion is offered on supplemental life, basic life, and dependent life coverage. Conversion rates are based on the applicant's age, and each policy has age and coverage limits. Conversion is not available for basic or supplemental AD&D, short-term disability, or long-term disability.

Profit Sharing

Q: How soon must I take a distribution from the Edward Jones retirement plan once I retire?

A: Any associate who is under age 73 and has an account balance of at least \$1,000, can elect to leave the money in the plan.

Q: Once I elect a distribution, how long will it take to receive the money?

A: Empower Retirement processes distributions every business day of the year. Q: Will I receive a monthly pension when I retire?

A: No. However, the Edward Jones plan does provide for installment or non-periodic payments, or associates receive the entire balance of their account and can elect a rollover or lump sum distribution. See the Profit-sharing Plan section for more details.

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Resource	Website/Email	Phone
Retirement Consultation Group	Retirement-Consultation- Retirement-Consultation-Group@edwardjones.com	2-7526 (2-PLAN) or 1-800-441-2222, Ext. 2-7526
HQ Investment Services		5-3109 or 314-515-3109
Edward Jones Partnership Accounting	SVC-SRC-PARTNERSHIP ACCOUNTING@edwardjones.com	2-3754 or 314-515-2000, Ext. 2-3754
Edward Jones Trust Company	www.edwardjones.com/trustco	5-3051 or 314-515-3051
Social Security Administration	www.ssa.gov	1-800-772-1213
Medicare	www.medicare.gov	1-800-633-4227
AARP	www.aarp.org	1-866-270-8022

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Retiring from Edward Jones Timeline

Thinking of Retirement (5 - 1 Years Prior to Retirement)

Contact Financial Advisor	To review your accounts and plan financially for retirement.
Contact the Retirement Consultation Group	To learn about the possible benefits, you can receive at retirement and what it takes to be a qualified retiree from Edward Jones.
Explore your Medical Coverage Options	If you are not eligible for Medicare at retirement, you may want to get an estimate for the cost of COBRA or a private insurance plan.
Review your Life Insurance	Conversion for the group policy life insurance can be costly. You may want to review your coverage to ensure it meets your needs.

Retirement on the Horizon (1 Year - 90 Days Prior to Retirement Complete Action Item)

Contact Financial Advisor	To review your accounts and plan financially for retirement. Review extended trading privileges especially NAV for mutual funds.
Contact the Retirement Consultation Group	To go over the benefits you can expect and will receive at retirement.
Select Retirement Date	Determine your retirement date.

Pre-Retirement (90 - 30 Days Prior to Retirement Complete Action Item)

Contact Social Security Administration	If planning on receiving Social Security benefits at retirement, contact the SSA for an estimate of benefits.
Contact Financial Advisor	To review your accounts and plan financially for retirement.
Contact the Retirement Consultation Group	For your questions on retiring from the firm and the benefits you can expect at retirement.

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Apply for Medicare (if eligible)	If you will be receiving Medicare at retirement, it is recommended to contact Medicare 3 months prior to your medical benefits ending.
Research Medical Coverage	If not eligible for Medicare, you may want to research your different medical coverage options. For example, COBRA, Health Insurance Marketplace, private insurance companies, etc.
Apply for Social Security Benefits (if receiving at retirement)	If you want to receive Social Security benefits at retirement, it is recommended to contact the SSA 90 days prior to benefits beginning.
Notify Leader	At least 30 days' notice is preferred, but no less than 2 weeks.
Submit Retirement Notification	Provide notification to Human Capital via WEB5169990 (US) at least 2 weeks prior to your retirement date.
Update Contact Information on Vender Sites	Log on to Jones Associate Connection and select the different vendors. Update email address to home email address and create username and password for each one so you are able to access it once retired.

Retirement

Retire from the firm	Congratulations on retiring from Edward Jones!
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Post Retirement

1 - 60 Days After Retirement

Benefits End Date	Coverage will end on the last day of the month in which you retire.
Review COBRA Paperwork	Within 7 to 10 business days from when benefits end, Tri-Star will mail enrollment paperwork to continue coverage through COBRA. *Time sensitive to enroll in COBRA.
Review Life Insurance Conversion Forms	Within 7 to 10 business days from when benefits end, MetLife will mail conversion paperwork to convert your Basic, Supplemental, and Dependent Life Insurance. *Time sensitive to be eligible to convert.
Review HSA Account	Within 7 to 10 business days after your benefits end, Health Equity will send you a letter with details about your HSA account.
Review 401(k)/Profit Sharing Options	As soon as Empower receives your date of retirement, a letter will be mailed to you explaining your options with your balance in the 401(k)/Profit Sharing Plan.
Review Limited Partner Options	Once you retire, Partnership Accounting will mail you a letter letting you know if you are able to retain your investment in limited partner capital.

Annually During Retirement

Review Limited Partner Verification	Partnership Accounting will mail an annual verification letter that must be returned in order to retain your investment in limited partner capital.
Meet with Financial Advisor	
Review Income Sources	
Review Estimated Expenses	
Review Will & Living Will	

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Review Power of Attorney	
Review Health Care Directives	
Review Trusts	
Review Beneficiaries	Including on insurance policies and retirement accounts/plans.
Review Social Security	
Review Other Assets	

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