

Summary Plan Description Overview - 2023

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Introduction

About this Summary Plan Description

This Summary Plan Description (or "SPD") summarizes the major features of the benefits program for eligible employees and partners of Edward D. Jones & Co., L.P., Edward Jones Trust Company, The Jones Financial Companies, L.L.P. ("JFC") and subsidiaries of JFC (collectively, "Edward Jones" or the "firm").

The Edward Jones benefit programs are offered through a single legal employee benefit plan called the Edward D. Jones & Co. Employee Health & Welfare Program (the "Plan"). The Plan is a self-insured group health plan subject to the Employee Retirement Income Security Act (ERISA).

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.

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.

The firm intends to continue the benefit programs as described in this SPD indefinitely but reserves the right, at its discretion, to change or even terminate all or any part of this Plan or the benefits offered hereunder at any time and in any manner to the extent permitted by law. As a result, this SPD is not a contract, nor is it a guarantee of your benefits or of employment.

If the firm does modify or terminate any of the benefit programs offered, a subsequent SPD or Summaries of Material Modifications will be provided to advise you of any such modifications or termination, as required by ERISA.

How to use this SPD

For all of the benefits offered through the Plan, your SPD consists of this *Summary Plan Description Overview* document, as well as the following other documents:

- *Eligibility and Electing Benefits*
- *Leaving the Plan*
- *Claim, Appeal, and Legal Information.*

In addition, depending on which benefits you have elected, your SPD will also include certain additional documents. These documents will provide greater detail about the specific benefit programs:

- *Medical, Prescription, and Behavioral Health Benefits*
- *Dental Benefits*
- *Vision Benefits*
- *Health Savings Account & Flexible Spending Accounts*
- *Life and Accidental Death Insurance*
- *Employee Assistance Plan (EAP)*
- *Disability Benefits*

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Questions

If you have any questions about this SPD or are having trouble accessing the documents described above, please contact HRHELP@edwardjones.com, or phone 1-800-440-3060, or 314-515-1006.