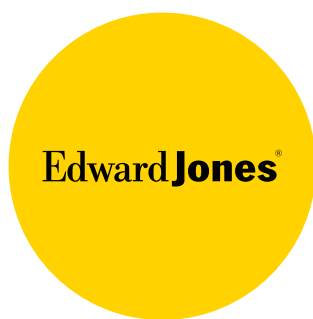


Edward**Jones**[®]

2027 Benefits Enrollment Guide

Oct. 26 – Nov. 13

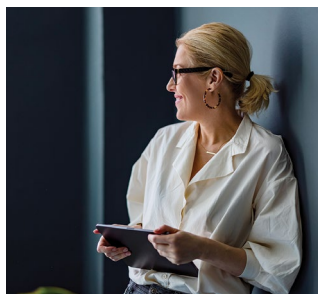


Benefits Open Enrollment 2027

Review your benefits

Your well-being – inside and outside the workplace – matters to you, your family and Edward Jones. That's why it's so important to take time to review your benefits coverage each year – to be sure you're making the most of your investment in your mental, emotional, physical, financial and social well-being. These programs are an important part of your Total Rewards – Edward Jones' investment in you.

We encourage you to take an active role in benefits enrollment – explore current options, confirm your choices and dependent coverage, and consider what's best for you. Before enrolling, be sure to review the information included here, get more details, including rates, from Investing in You (accessible from home or work), and take advantage of ALEX, an online virtual assistant that can help you make the best decisions for you and your family.



You must actively enroll between Oct. 26 and Nov. 13 if you want to:

- Change coverage elections.
- Contribute to a spending account (Health Savings Account, Flexible Spending Account or Dependent Care Reimbursement Account) for use in 2027.*
- Elect or drop voluntary plans (details below).

If you don't take action, your health, dental, vision and voluntary plan coverage will continue.



Make any voluntary benefits changes online with MetLife

If you want to elect or drop your legal plan coverage, identity and fraud protection, pet insurance, or accident, critical illness or hospital indemnity insurance, **you must make your changes at metlife.benselect.com/edwardjones**. You cannot change these benefits by phone.**

* The HSA is not an Edward Jones sponsored benefit. Eligibility requirements apply, and contribution limits are set by the IRS.

** Identity and fraud protection and pet insurance are voluntary benefits, not Edward Jones sponsored or ERISA plans.

More updates for the year ahead

For 2027, we're keeping the plans, deductibles and out-of-pocket maximums the same as this year. Here are some key updates.



Enhanced cancer care program from Anthem

Anthem's cancer care program provides personalized support through care navigators who coordinate treatment and connect you to the top cancer centers of excellence across the country throughout your cancer journey. This program also promotes high quality, cost-effective care by guiding providers to use the latest evidence-based treatment pathways.



GLP-1 weight loss drug support

Studies show many people don't reach weight loss goals with medication alone. Lasting success often comes from combining medication with healthy lifestyle changes and ongoing support. So, we've added a new support requirement for those using a GLP-1 medication for weight loss.

- If you take a GLP-1 for **weight loss**, you'll need to participate monthly in Vida's GLP-1 Lifestyle Support program to continue filling your prescription while making progress toward your goals.
- If you take a GLP-1 for **diabetes management**, you are not required to participate in this program.

Vida Health, our health and weight management partner, offers personalized coaching, education and practical tools to help you make sustainable progress and support your long-term health. Find more details on Investing in You.



Spending account and HSA contribution limit increases

You can set aside even more tax-free money to pay for eligible health and dependent care expenses in 2027, thanks to changes in the IRS limits:

- The 2027 limit for total **Health Savings Account (HSA)** contributions is \$4,500 for associate-only coverage and \$9,000 for all other tiers. You can contribute \$1,000 more if you'll be 55 or older in 2027. For more information, contact Health Equity, discuss your decision with your financial advisor or review details on Investing in You.
- The contribution limits for the **Health Flexible Spending Account (Health FSA)** and **Limited Purpose Flexible Spending Account (LPFSA)** are increasing to \$3,400.
- The contribution limit for the Dependent Care Reimbursement Account remains at \$7,500.

Learn more, get help and enroll

Get support for decision making

ALEX compares your options. It's an online assistant that helps you make choices based on the information you provide. Find ALEX at **edwardjonesbenefits.com**.

Nearing retirement age? SmartConnect assists you and your family members with health coverage decisions at no cost. Experienced consultants help you understand, navigate and enroll in Medicare. Call 833-460-4726 weekdays between 7:30 a.m. and 5 p.m. CT.

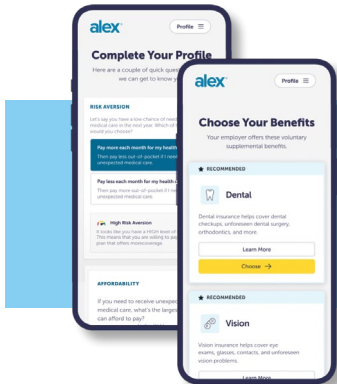
Find more info and enroll

You'll find more information on Investing in You at edwardjonesbenefits.com:

- Details about all your benefits
- What's changing for 2027 and how to enroll
- A link to the ALEX decision-support tool
- Links to enroll (must be on Edward Jones system) starting Oct. 26

Questions?

Call **855-898-5780** or email **OEBenefits@edwardjones.com**.



Visit **ALEX**, our online virtual assistant, on **edwardjonesbenefits.com**. Answer a few questions, and ALEX will recommend a plan that meets your needs and budget.



Don't miss out on medical plan savings!

Dec. 4 is the deadline for completing health and well-being activities to earn up to \$800 for associate only or \$1,600 for spouse/domestic partner off your 2027 medical premiums. Log in to Personify Health today.

This is a Summary of Material Modifications ("SMM") to the Edward Jones & Co. Employee Health and Welfare Program. This SMM is to be read together with the Edward Jones & Co. Employee Health and Welfare Program Plan Document and Summary Plan Description (the "SPD"), Benefits Booklets, and Insurance Certificates available on Investing in You under Resources (referred to collectively as the "Plan Documents"). The 2027 Plan Documents will incorporate this SMM and will be available on Investing in You in 2027. In the event the terms of this SMM and the 2027 Plan Documents conflict, the 2027 Plan Document will control. Edward Jones & CO., L.P. reserves the right, within its sole discretion, to amend or terminate any benefits at any time and for any reason, including without limit the cost-sharing provisions described herein as it applies to any current or former participant, employee or other beneficiary.

Looking ahead to 2027

Supporting the health and well-being of you and your family is one of the most important investments we make. Health care costs continue to increase due to higher costs for hospital services, prescription drugs and specialty and advanced treatments. As a result, rates will be increasing for 2027.

Even as costs rise, we remain committed to paying the majority of your medical premiums as part of your Total Rewards. And we continue to work alongside our health care partners to manage costs while offering meaningful, dependable coverage.

We've also made some thoughtful updates to help you balance coverage, affordability and access to care.



Review your options and rates at edwardjonesbenefits.com.

Total Rewards Virtual Open Houses

Meet with vendors and learn more about benefits options at virtual open houses. Use the code below to register for the date and time that works for you.

- Thursday, Oct. 22: 9:30 – 11 a.m. and 2:30 – 4 p.m. CT.
- Wednesday, Oct. 28: 9:30 – 11 a.m. and 2:30 – 4 p.m. CT.



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