

Summary Plan Description
for the
Edward D. Jones & Co. Profit Sharing
And 401(k) Plan

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Introduction

This document is a summary of participants' and beneficiaries' rights, obligations and benefits provided under the Edward D. Jones & Co. Profit Sharing and 401(k) Plan (the "Plan"). This summary does not describe every feature, nor is it used to administer the Plan. If any provision in this summary differs from the Plan document, the Plan document will govern. Please read the entire summary carefully.

Eligibility

Who Can Participate?

To participate in the 401(k) portion of the Plan, you must be classified by Edward D. Jones & Co., L.P. ("Edward Jones"), The Jones Financial Companies, L.L.P. ("JFC") or any other affiliated company (Edward Jones, JFC, and any other affiliated companies collectively referred to as the "Company") as (i) an employee receiving pay for services to Edward Jones ("Employee"), (ii) a service partner of JFC within the meaning of the JFC partnership agreement ("Service Partner"), or (iii) a general partner of JFC identified as such on the partnership income tax return of JFC ("General Partner") (collectively referred to as an "Associate" or "Associates"). In no event may a leased employee, independent contractor, or other individual not classified as an Employee, General Partner, or Service Partner on the Company's payroll system participate in the Plan.

As described under the "Contribution Types" section below, you may be eligible to share in the Company's profit-sharing contributions for the plan year if you are actively employed or begin to provide services to the Company prior to July 1 of such plan year. If your hire date falls after July 1 of the plan, you will not be eligible to receive Company profit-sharing contributions for that plan year.

Additionally, you may be eligible to receive matching contributions on January 1 after the date you are hired by or begin to provide services for the Company. Client support team members and home office associates below the non-highly compensated limit set by the Internal Revenue Service ("IRS") are eligible for the match.

Full-Time Associates

General Partners, Service Partners and full-time Employees are eligible to contribute to the Plan on a pre- and after-tax basis immediately.

Part-Time Associates

Part-time or on-call Employees are eligible to contribute to the Plan on a pre- and after-tax basis after you are compensated for 1,000 Hours of Service with the Company in the first twelve months of employment or in any calendar year following your date of hire. In addition, part-time Employees who complete at least 500 Hours of Service in each of two consecutive 12-month

periods beginning on or after January 1, 2021 are eligible to contribute to the Plan as of the last day of that second year.

Service Partners

As described under the “Contribution Types” section below, Service Partners may be eligible to share in the Service Partner Profit Sharing Contributions on or immediately after the first day of the month in which you begin to provide services to the Company as a Service Partner. The term Service Partner for purposes of the Plan includes individuals who are Service Partners of JFC or Joint Venture Financial Advisors.

Former Participants

If you separate from service with the Company after being eligible to make contributions to the 401(k) portion of the Plan, and are later reemployed or readmitted, you will be eligible to contributions on the date you are reemployed or readmitted by Company. If you separate from service after being eligible to share in Company profit-sharing contributions or matching contributions, and are later reemployed, you will be eligible to receive any profit-sharing contributions or matching contributions on the date you are reemployed or readmitted by Company.

If you separate from service before becoming eligible to participate and are later reemployed or readmitted, you must complete the service and age requirements set forth above before you can participate.

Hours of Service

If you are compensated on an hourly basis, you will earn an Hour of Service for each hour you are paid by Company regardless of whether you are performing your duties.

Under special circumstances, upon your return to service or active employment with the Company, you can earn Hours of Service for a leave of absence from the Company. Such circumstances may include a leave of absence due to disability, military service with the armed forces of the United States, or a Company-approved leave of absence. Credit for such leave will be given for the number of scheduled working hours in the period.

If you are not compensated on an hourly basis, you will earn 190 Hours of Service for each calendar month of employment or service with the Company during which you perform at least one Hour of Service.

Compensation

Compensation for an Employee means the gross amount of wages, as shown on your Form W-2, received during the Plan Year and includes amounts contributed to the Plan or a cafeteria plan.

In the case of a Service Partner and General Partner, Compensation means the income distributable to the Service Partner or General Partner by JFC, as shown on federal Form K-1, that is subject to self-employment tax, but is not adjusted for (i) Company contributions or benefits under this or any other plan maintained by the Company, (ii) the Service Partner compensation

enhancement, (iii) the individual deduction for self-employment taxes, and (iv) the individual deduction for business expenses.

Compensation does not include: fringe benefits (cash and non-cash), including medical and life insurance coverage, adoption expense reimbursements, education expense reimbursements, and wellness discounts (travel awards are not considered fringe benefits for this purpose); expense reimbursements, including business expenses and moving expenses; deferred compensation; severance pay (whether paid before or after your separation from service with the Company); payments made post separation pursuant to a financial advisor succession program; profit sharing excess bonuses; relocation allowances or bonuses; back pay included in a legal settlement; payments due to an unforeseen emergency; cash and non-cash awards not tied to performance measures; and any tax gross-up payments relating to the previously listed items.

Compensation generally must be paid or treated as paid to you before your separation from service. However, Compensation paid by the later of 2½ months after your separation from service or the end of the calendar year that includes the date of your separation from service will be treated as Compensation to the extent such amounts would have been paid absent your separation from service and are otherwise includible as described above.

The maximum amount of your Compensation considered in any one Plan Year is limited to the amount referenced in Internal Revenue Code Section 401(a)(17). In 2026, this limit is \$360,000, but this amount may increase in future years due to cost-of-living adjustments.

Enrolling in the Plan

You can participate in the 401(k) portion of the Plan at any time after you become eligible by completing your elections online at www.edj401k.com or by calling 1-877-335-4015. If you are newly eligible to make contributions to the Plan and you don't complete an online election, you will be automatically enrolled in the Plan as described under "Automatic Enrollment" below.

Automatic Enrollment

You will be automatically enrolled in the Plan 45 days after you become eligible to make contributions to the Plan unless you elect otherwise. Five percent (5%) of your Compensation will be deducted on a pre-tax basis and invested in the Plan's qualified default investment, which is currently the Vanguard Target Retirement Trust fund based on your year of birth as shown in the QDIA Birth Year Range Chart below. Automatic escalation increases your contribution by 1% annually (on the anniversary of your date of hire) to 10% unless you elect to contribute more, less, or not at all.

QDIA Birth Year Range Chart	
Target date fund	Birth year range
Vanguard Target Retirement Income Trust	1952 and earlier
Vanguard Target Retirement 2020 Trust	1953 – 1957
Vanguard Target Retirement 2025 Trust	1958 – 1962
Vanguard Target Retirement 2030 Trust	1963 – 1967
Vanguard Target Retirement 2035 Trust	1968 – 1972
Vanguard Target Retirement 2040 Trust	1973 – 1977
Vanguard Target Retirement 2045 Trust	1978 – 1982
Vanguard Target Retirement 2050 Trust	1983 – 1987
Vanguard Target Retirement 2055 Trust	1988 – 1992
Vanguard Target Retirement 2060 Trust	1993 – 1997
Vanguard Target Retirement 2065 Trust	1998 – 2002
Vanguard Target Retirement 2070 Trust	2003 and later

Modifying Payroll Deduction Elections

You can increase, decrease, stop, or resume the amount of your payroll deduction at any time by completing your elections online at www.edj401k.com or by calling the Recordkeeper at 1-877-335-4015. Your election will remain in effect until you change it. Your election will be effective as soon as administratively possible after the change request has been made.

Vesting

To be “vested” in an account means that you cannot forfeit the money in that account if you leave the Company. You will always be fully vested in your accounts, including Company contributions.

Military Leave of Absence

If you (i) are reemployed or readmitted in certain timeframes after a military leave of absence and (ii) suspended your contributions during such leave or made less than the maximum amount of contributions during your leave, you will be permitted to make Roth, pre- and after-tax contributions including catch-up contributions, if applicable, to the Plan (and receive Company matching contributions) with respect to the period of your military service. You may deposit these “make-up” contributions while you are reemployed or readmitted by the Company during a period of time equal to three times your period of military service (or five years, if shorter). Upon your reemployment or readmission, you will also receive any Company profit sharing contributions or Service Partner Profit Sharing Contributions which you would have received if you had remained working with the Company during your military leave of absence.

Contribution Types

Your Accounts

You may have:

- a 401(k) Account for pre-tax contributions and matching contributions on your pre-tax contributions or Roth contributions,
- an After-Tax Account for after-tax contributions,
- a Roth Account for Roth contributions,
- a Company Profit Sharing Account for Company profit sharing contributions allocated based on Compensation,
- a Rollover Account for contributions (other than Roth) from a previous pre-tax account,
- a Roth Rollover Account for Roth Contributions from a previous employer's account,
- a Roth In-plan Conversion Account for non-Roth contributions converted to Roth.

Pre-Tax and After-Tax Payroll Contributions

You may elect to contribute to the Plan through payroll deductions on a “pre-tax” basis or “Roth” basis, either as a percentage of your Compensation or a flat dollar amount (unless you are classified as a financial advisor, in which case you may only elect to contribute a percentage of Compensation). Your combined pre-tax and Roth contributions for the calendar year are subject to the annual limit described in the “Pre-Tax/Roth Dollar Limit” section below. You may also elect to contribute to the Plan on an “after-tax” (non-Roth) basis. The maximum amount of after-tax contributions that you may make to the Plan in a Plan Year may not exceed \$11,500. At the time of contribution, pre-tax contributions generally are not subject to federal income tax or state income tax, but they are subject to Social Security and Medicare taxes. After-tax contributions are not deductible for federal or state income tax purposes.

Roth Contributions

Roth contributions are “after-tax” contributions that are subject to state and federal income taxation at the time they are contributed to the Plan. When Roth contributions are distributed from the Plan, the distributions are generally not taxed if distribution is made five or more years after the initial Roth contribution to the Plan and is on or after the date you reach age 59-1/2, die, or become disabled. All elections to designate a contribution as a Roth contribution are irrevocable.

Pre-Tax/Roth Dollar Limit

2026 IRS Contribution Limits at a Glance

Limit Type	2026 Amount	Internal Revenue Code Section
Pre-tax / Roth deferral limit	\$24,500	§402(g)
Catch-up contribution (age 50+)	\$8,000	§414(v)
“Super” catch-up (ages 60–63)	\$11,250	§414(v)(2)(E)
Annual compensation limit	\$360,000	§401(a)(17)
Annual additions limit (all sources combined)	\$72,000	§415(c)
After-tax contribution limit (Plan maximum)	\$11,500	Plan limit

All dollar limits are subject to annual cost-of-living adjustments. The amounts shown reflect 2026 limits.

The total combined amount of pre-tax and Roth deferrals which you may elect to contribute to the Plan and any other qualified plan is limited to the amount set under Internal Revenue Code Section 402(g). In 2026, this limit is \$24,500. This amount may be adjusted each year for inflation.

Beginning with the calendar year in which you reach age 50, you will be able to contribute an additional “catch-up” contribution to the 401(k) portion of the Plan on a pre-tax or Roth basis, up to the amount set under Internal Revenue Code Section 414(v). In 2026, this catch-up limit is \$8,000. This amount is subject to annual cost-of-living adjustments. If you reach ages 60, 61, 62, or 63 during a calendar year, you are eligible to make a higher “super” catch-up contribution in place of the standard catch-up, up to the amount set under Internal Revenue Code Section 414(v)(2)(E). In 2026, this super catch-up limit is \$11,250. Effective January 1, 2026, if your FICA wages with the Company in the prior calendar year exceeded the threshold under Internal Revenue Code Section 414(v)(7) (which is \$150,000 for catch-up contributions made in 2026, as adjusted for cost-of-living increases), any catch-up contributions you make must be made on a Roth (after-tax) basis. If you elect pre-tax catch-up contributions and are subject to this rule, your election will be treated as a Roth election. If you do not wish to make Roth catch-up contributions, you may cancel your catch-up contribution election.

If in any calendar year the total amount of your pre-tax contributions and Roth contributions, excluding catch-up contributions, to this and any other 401(k) plan maintained by another employer exceeds the maximum; you may request a refund of your excess pre-tax or Roth contributions no later than March 1 of the next calendar year. If you think your Roth and pre-tax contributions exceed the legal limits, you may want to check with the Plan’s Recordkeeper for more details regarding this option.

How You Can Make a Rollover

You may roll over a qualifying distribution from a former employer's plan into this Plan. You may include after-tax contributions from certain plans if the rollover is a direct rollover, meaning that the distribution is transferred directly between plans. By making a rollover, you continue to defer taxes on the amount rolled over. To qualify for a rollover deposit of amounts that are not transferred directly, you must deposit your distribution within 60 days after receiving it.

In-Plan Roth Conversion

You may elect to convert all or a portion of the amounts in non-Roth accounts to Roth contributions. For converted pre-tax contributions, you will pay income taxes on the amount of the conversion. For after-tax contributions, you will be taxed on the amount of earnings converted. Any amount converted will be subject to the same distribution restrictions that applied prior to the amounts being converted.

Company Matching Contributions

The Company may, in its discretion, make a matching contribution for a Plan Year. Each year, the Company determines whether to make a matching contribution, the amount of any match, and which groups of eligible Associates will receive it. For recent Plan Years, the Company has made a matching contribution of up to \$500 to eligible non-highly compensated home office associates and client support team members. You must be employed by the Company on the last day of the Plan Year and have been compensated for at least 1,000 Hours of Service during the Plan Year to be eligible. If you are on a Company-approved leave of absence on the last day of a Plan Year, you will share in an allocation of the Company Matching Contribution for that Plan Year, assuming you otherwise satisfy eligibility criteria, but not for any subsequent Plan Year ending before your return from such leave of absence.

Pre-tax and Roth contributions become match eligible the January 1 following your hire date.

Company Profit-Sharing Contributions

For each Plan Year, the Company may contribute a discretionary Company Profit-Sharing Contribution on behalf of eligible Employees, Service Partners, and General Partners. The Company is not obligated to make this type of profit-sharing contribution. The Company Profit-Sharing Contribution for a Plan Year, if any, will be allocated to your account in the proportion of your Compensation for the Plan Year.

You must be employed by, or be a Service Partner or General Partner of, the Company on the last day of the Plan Year (except in cases of death, disability or retirement) and have been compensated for at least 1,000 Hours of Service during the Plan Year to receive an allocation of the Company Profit Sharing Contribution. You will be considered disabled if you are entitled to benefits under the Company's long-term disability plan. You will be considered to retire if you separate from service with the Company after attaining at least age 50 with years of service plus

age equal to at least 70 or you retire under the Company's financial advisor succession program. The hours of service and end-of-year employment requirements described above will not apply if you are (a) involuntarily terminated without cause under the Edward D. Jones & Co. Employee Health & Welfare Program Severance Plan or (b) voluntarily resign under the Edward D. Jones & Co. Employee Health & Welfare Program Voluntary Separation Plan. Only hours you are actually paid during the Plan Year will count in determining if you complete 1,000 Hours of Service in a Plan Year, except for those on a leave of absence.

If you are on a Company-approved leave of absence on the last day of a Plan Year, you will share in an allocation of the Company Profit Sharing Contribution for that Plan Year, assuming you otherwise satisfy eligibility criteria, but not for any subsequent Plan Year ending before your return from such leave of absence.

Service Partner Profit Sharing Contribution

The Company may contribute a Service Partner Profit Sharing contribution on behalf of eligible Service Partners, in an amount which will be determined by the Company for each of the following groups:

- Service Partners under age 25 at the end of the Plan Year;
- Service Partners age 25-29 at the end of the Plan Year;
- Service Partners age 30-34 at the end of the Plan Year;
- Service Partners age 35-39 at the end of the Plan Year; and
- Service Partners age 40 or over at the end of the Plan Year.

Service Partner Profit-Sharing Contributions are funded through required deductions from the compensation of Service Partners.

Subject to certain nondiscrimination testing limitations, Service Partner Profit Sharing Contributions will be allocated to the Company Profit Sharing account in the proportion of your Compensation for the Plan Year to the total Compensation of all other Service Partners in your age grouping.

You must be a Service Partner of the Company on the last day of the Plan Year to receive an allocation of the Service Partner Profit Sharing Contribution. You will also receive an allocation for a Plan Year if, during that Plan Year, you entered the Company's Retirement Transition Program and remained employed through the last day of the Plan Year. If you are on a Company-approved leave of absence on the last day of a Plan Year, you will share in an allocation of the Service Partner Profit Sharing Contribution for that Plan Year, assuming you otherwise satisfy eligibility criteria, but not for any subsequent Plan Year ending before your return from such leave of absence. For purposes of calculating the Service Partner Profit Sharing Contribution, Compensation includes only amounts earned while you are a Service Partner. Wages earned as

an Employee during a mid-year transition into the Service Partner role (“spillover wages”) are not counted as Compensation for this purpose.

Investment Options

Allocation of Plan Earnings or Losses

Each business day, the net investment gain or loss from the investment of Plan assets will be allocated to Plan Participants accounts. You will only receive dividends and capital gains if you hold the investment funds on the day those distributions are paid to the trustee.

Investment Decision Responsibility

The Employee Retirement Income Security Act of 1974 (“ERISA”) imposes certain duties on the parties who are responsible for the operation of the Plan. These parties, called fiduciaries, have a duty to invest Plan assets in a prudent manner. However, an exception exists for plans that comply with ERISA Section 404(c) and permit a Participant to exercise control over the assets in his/her Account and choose from a broad range of investment alternatives. This Plan is intended to be a Section 404(c) plan under ERISA and Title 29 of the Code of Federal Regulations Section 2550.404c-1.

You can choose how to invest all of your Plan account. The Plan Recordkeeper follows your investment directions without reviewing those directions. The Company, the Recordkeeper, the Plan Trustee, and the other Plan administrators are not responsible or liable for your investment choices or for any investment losses that are the result of your investment choices. Nothing contained in this summary is intended to constitute investment advice. With each of the investment funds offered under the Plan, the Company can provide you with investment information, including the following:

- description of the investment funds’ annual operating expenses that reduce investment returns of the investment funds and the aggregate amount of these expenses expressed as a percentage of average net assets of the investment funds,
- copies of prospectuses, financial statement and reports and any other materials relating to the investment funds, to the extent these materials are provided to the Company,
- lists of the assets comprising the portfolio of the investment funds, the value of each asset (or the proportion of the investment fund that it comprises) and, with respect to each asset that is a fixed-rate investment contract issued by a bank, savings and loan association or insurance company, the name of the issuer of the contract, the term of the contract and the rate of return on the contract,
- information concerning the value of shares of the investment funds, as well as the historical investment performance of the investment funds determined net of expenses on a reasonable and consistent time period.

You may request this information by calling the HR Profit Sharing department or by accessing the Investing in You website at www.edwardjonesbenefits.com/edj/.

Investment of Accounts

You may designate the funds in which you wish to invest your Plan account. You can choose from such funds selected by the Investment and Education Committee, or if you'd like, you may elect to open a self-directed brokerage account within the Plan.

If you do not designate the investments in your account, all contributions will be invested in the Plan's Qualified Default Investment Alternative by default.

You may elect, in accordance with rules established by the Plan Administrator, to transfer all or any portion of your accounts to any other available fund. Transfers are subject to the frequent trading restrictions as detailed in each fund's prospectus.

A description of each investment fund available under the Plan is provided on the "Profit Sharing/401(k) Investment Guide", which is available through the "Investing in You" site, www.edwardjonesbenefits.com/. You may also receive a copy by contacting the HR Profit Sharing department.

Loans

Effective June 1, 2025, if you are actively employed with the Company, you may take one participant loan from the Plan at a time. Loans may be taken for any purpose. The maximum loan amount is the lesser of (a) \$50,000 or (b) 50% of your account balance attributable to your own contributions. The minimum loan amount is \$1,000. Loans may not be sourced from Company matching contributions or profit-sharing contributions.

The following additional rules apply to Plan loans:

- **Interest Rate:** The interest rate will be a commercially reasonable rate. If you are on military leave, the rate is subject to limitation under the Soldiers' and Sailors' Civil Relief Act of 1942.
- **Repayment:** You must repay your loan at least quarterly via automated clearinghouse (ACH) payments. Loans must be repaid within five years, except that loans used to acquire your principal residence must be repaid within 10 years.
- **Prepayment:** You may prepay your loan in part or in full at any time, but you may not take a new loan for 15 days after any prepayment.
- **Default:** Your loan will be in default if you miss a scheduled repayment and do not make it up by the last day of the calendar quarter following the quarter in which it was due.

- **Military Service Suspension:** Loan repayments are suspended during qualified military service. Upon your return, the loan will be reamortized to reflect the extended term.
- **Leave of Absence Suspension:** Loan repayments may be suspended for up to 12 months during an authorized leave of absence. Upon your return, the loan will be reamortized over the remaining term (the original term will not be extended).
- **Termination of Employment:** If you terminate employment with an outstanding loan, you may (1) continue repayments via ACH on the original schedule or (2) repay the full balance no later than the second month following your termination date.
- **Distribution or In-Service Withdrawal:** If you have an outstanding loan and become entitled to a distribution or in-service withdrawal, you may (a) continue repayments via ACH or (b) elect to have your vested account balance offset by the outstanding loan balance.
- **Death:** If you die with a loan outstanding, the Plan Administrator will offset your vested account balance by the unpaid principal and accrued interest. Your beneficiary may not assume repayment.
- **Fees:** Loans may be subject to an origination fee and/or periodic maintenance fees. Fee information will be provided at the time of your loan request.

Special disaster relief rule: If you meet the requirements for a qualified disaster recovery distribution (described below), you may be eligible for a larger loan of up to the lesser of \$100,000 or 50% of your vested account balance attributable to participant contributions. Contact the Plan Administrator for details.

Taking a loan from the Plan has financial consequences, including the effect of a deemed distribution if the loan defaults. You should consult a financial advisor before taking a loan.

Withdrawals

401(k) Withdrawals of Pre-Tax Contributions or Roth Contributions

You may withdraw all or any part of your 401(k) Account, if you are actively working for the Company and have reached age 59½. You may also withdraw all or any part of your 401(k) Account if you are currently working for the Company and you certify that you are experiencing substantial hardship.

A substantial hardship is one of the following immediate, heavy financial needs:

- medical expenses for you, your spouse, or your dependents;
- the purchase of your principal residence (excluding mortgage payments);

- tuition, room and board, and related educational fees for up to the next 12 months of post-secondary education for you, your spouse, children or dependents;
- payments necessary to prevent eviction/foreclosure on your principal residence;
- burial or funeral expenses for your deceased parent, spouse, children or dependent;
- repair of certain damage to your principal residence following a storm, fire or other casualty loss; or
- certain expenses and losses incurred on account of a Federal Emergency Management Agency-declared disaster.

Hardship withdrawals may be requested through self-certification. You will be required to certify that the withdrawal is for one or more of the qualifying reasons listed above and that the amount requested does not exceed the amount of your financial need.

The hardship withdrawal will be granted only if you have obtained all withdrawals, other than hardship, available under the Plan. The amount of the withdrawal must be at least \$500 and not greater than the amount required to satisfy the financial need (including any income taxes or penalties resulting from the withdrawal).

Profit-Sharing Withdrawals

You may make withdrawals from your Company Profit-Sharing Account if you satisfy one of the following requirements:

- the amount of the withdrawal has been in the Plan for a period of at least two years, the withdrawal is at least \$500, and the withdrawal is on account of a substantial hardship as described above; or
- you have reached age 59-1/2.

After-Tax, Rollover Withdrawals

You may withdraw from your After-Tax Account, Rollover Account, and Roth Rollover Account at any time.

In-Plan Roth Conversion Withdrawals

You may withdraw from your In-Plan Roth Conversion Accounts in the same manner as the amounts could have been withdrawn prior to conversion to Roth.

Special In-Service Withdrawals

The Plan permits the following special in-service distributions. Unless otherwise noted, these distributions are generally not subject to the 10% early withdrawal penalty tax and may be repaid

to the Plan within three years of the distribution date. The Plan Administrator may rely on your self-certification that you meet the applicable eligibility requirements.

Qualified Birth or Adoption Distributions

Effective January 1, 2021, you may take a distribution of up to \$5,000 per child or eligible adoptee during the one-year period beginning on the date of birth or legal adoption of your child. An eligible adoptee is any child other than your spouse's child who is under age 18 or who is physically or mentally incapable of self-support.

Domestic Abuse Distributions

Effective January 1, 2025, if you have experienced domestic abuse by a spouse or domestic partner within the preceding year, you may take a distribution of up to the lesser of (a) \$10,300 (as adjusted for cost-of-living increases) or (b) 50% of your vested account balance. For this purpose, domestic abuse means physical, psychological, sexual, emotional, or economic abuse, including efforts to control, isolate, humiliate, or intimidate you or undermine your ability to reason independently.

Qualified Disaster Recovery Distributions

You may take a qualified disaster recovery distribution of up to \$22,000 if your principal residence was located in a federally declared disaster area and you sustained an economic loss as a result of the disaster. This applies to disasters declared by the President under the Robert T. Stafford Disaster Relief and Emergency Assistance Act after December 27, 2020.

Emergency Personal Expense Distributions

Effective December 1, 2025, you may take a distribution for the purpose of meeting an unforeseeable or immediate financial need related to a personal or family emergency. The distribution is limited to the lesser of (a) \$1,000 or (b) the amount by which your vested account balance exceeds \$1,000. Generally only one emergency personal expense distribution is permitted per calendar year; additional restrictions apply if prior distributions have not been repaid or additional contributions have not been made to the Plan.

Terminal Illness Distributions

If you have been certified by a physician as having an illness or physical condition that can reasonably be expected to result in your death within 84 months or less from the date of certification, you may take a terminal illness distribution if you are otherwise eligible for a distribution under the Plan. You must provide sufficient evidence of your terminal illness to the Plan Administrator.

Withdrawals During Military Service

If you are performing qualified military service for a period of greater than 30 days, you may elect to withdraw your entire Plan account during your active duty period as a “Deemed Severance Distribution.” You will be suspended from making any contributions to the Plan for 6 months following the distribution and the withdrawal may be subject to the 10% early withdrawal penalty tax.

If you are ordered or called to active duty for a period of at least 180 days (or an indefinite period) as a member of a reserve component, you may elect to withdraw your 401(k) Account and Roth Account during your active duty period as a “Qualified Reservist Distribution.” Qualified Reservist Distributions do not require a 6-month suspension of contributions to the Plan and generally are not subject to the 10% early withdrawal penalty tax. To the extent that your distribution qualifies as both a Deemed Severance Distribution and a Qualified Reservist Distribution, your distribution will be treated as a Qualified Reservist Distribution.

Distributions of Benefits Before Death

Time of Distribution

If your account balance is \$1,000 or less, you will receive your distribution after you separate from service with the Company.

If your account balance is greater than \$1,000 and you do not want to wait until age 73 to receive your distribution, you can request a distribution at any time. Be sure to provide as much notice as possible for the distribution. The Company must comply with IRS requirements, and you must complete some forms before the distribution can be issued to you.

If you are still employed or providing services to the Company at age 73, generally you may elect to receive distribution or may wait to receive distribution (special rules apply for 5% owners as described under “Required Minimum Distributions” below). However, upon separating from service with the Company, you must begin to receive distributions. All distributions that are due to hardship are subject to a distribution fee.

Normal Retirement Date

Your Normal Retirement Date is your 65th birthday. However, you are not required to begin your distributions until the applicable date described below under the Section titled “Required Minimum Distributions.”

Required Minimum Distributions

Generally, you must begin to receive your benefits from the Plan no later than the April 1 following the calendar year when you reach age 73 or stop working for the Company, whichever is later. If you are a five percent owner, you must begin to receive benefits from the Plan no later

than the April 1 following the calendar year in which you reach age 73. You should contact the Recordkeeper several months before the date when you are required to start receiving Plan benefits. Once you start receiving required minimum distributions, you should receive a distribution at least annually until all assets in your Plan account are distributed. If you do not contact the Recordkeeper to elect otherwise, your Plan account will be distributed to you in a single lump sum on the date you are required to begin receiving distributions. Effective January 1, 2024, the balance in your designated Roth account (including your Roth Account and Roth In-Plan Conversion Account) is not subject to required minimum distributions while you are living. This means you are not required to take distributions from your Roth accounts on the RMD schedule described above.

Forms of Distribution

If your account balance is \$1,000 or less, you will receive your distribution in a single sum cash payment.

If your account balance (including rollover contributions and earnings on these amounts) is greater than \$1,000, you may elect to receive a single lump sum payment, installment payments, non-periodic payments, or a combination of installment and non-periodic payments. If you are receiving installment payments, in accordance with rules established by the Benefits Administrative Committee, you may change the amount of the installment payments or receive a final lump sum payment. All distributions will be made in cash.

Direct Transfer Option

If your distribution is an “eligible rollover distribution,” you may elect to distribute all or a portion of your distribution to an IRA or another employer’s eligible retirement plan. Lump sum distributions from this Plan are “eligible rollover distributions,” but installment distributions over ten years or more, required minimum distributions (as described above), and hardship withdrawals are not eligible rollover distributions. You may only roll over your Roth contributions (and related earnings) to a Roth IRA or an employer-sponsored retirement plan that accepts Roth rollovers.

Distribution of Benefits Upon Death

When you die, your surviving spouse or beneficiary will receive the full amount in your Plan accounts.

Naming of Beneficiary

You may elect to name a beneficiary, which is the person you want to receive the amount in your Plan accounts when you die. If you are married, your spouse must be your beneficiary unless he or she agrees in writing, witnessed by a notary public, to let you name another person. You can update your beneficiary election at any time.

Beneficiary Not Designated

If you have no spouse, your beneficiary is not alive, or no beneficiary is designated, distribution will go to the executor/ administrator of your estate.

Beneficiary Information

You may view or modify your beneficiary election by calling the Recordkeeper at 1-877-335-4015, or online at www.edj401k.com. Note that if you are married and want to designate someone other than your spouse as your beneficiary, the required spousal consent referred to in the “Naming of Beneficiary” section above cannot be completed online.

Distributions to Highly Compensated Associates

Plans offering associate savings opportunities must meet tests to ensure they do not unfairly favor highly paid associates. If the Plan does not satisfy at least one of two “deferral percentage” tests set forth in the tax laws, certain highly compensated Participants will have a portion of their Roth and/or pre-tax contributions (plus earnings on those contributions) distributed to them. If you are a highly compensated associate who must receive such a distribution and you have made both pre-tax and Roth contributions, you may designate the portions of your distribution that should be considered pre-tax and Roth contributions, to the extent you made such contributions for the applicable Plan Year.

Claims Procedure

If you believe that you are being denied a benefit to which you are entitled, you or your duly authorized representative may file a written request for such benefit setting forth your claim to the Benefits Administrative Committee. The request must be addressed to:

Benefits Administrative Committee
c/o Edward Jones HR Profit Sharing Department
12555 Manchester Road
St. Louis, Missouri 63131

Any claim for benefits must be filed within one year from the date you knew or reasonably should have known of the event giving rise to the claim. Any claim brought after this one-year period will be barred.

Upon receipt of a claim, the Benefits Administrative Committee will notify you that you will receive a response within a reasonable period of time (ordinarily not later than 90 days), and the Benefits Administrative Committee will deliver its reply within that period, or within 180 days if the Benefits Administrative Committee has reasonable cause for needing additional time. If the reply period will be extended, the Benefits Administrative Committee will advise you in writing during the initial 90-day period indicating the circumstances and the date a decision will be provided. If the claim is denied in whole or in part, the Benefits Administrative Committee will provide a written notice with the following:

- specific reason or reasons for the denial;
- specific references to Plan provisions on which the denial is based;
- any additional information needed to support the claim and why such information is necessary;
- steps to submit the claim for additional review, including your right to bring a civil action under Section 502(a) of ERISA following an adverse benefit determination on review; and
- time limit for requesting a review of the denial and for the review of the denial.

Within 60 days after you receive the written opinion described above, you may request in writing that the Chief Human Resources Officer (“Director”) review the Benefits Administrative Committee’s determination at:

Chief Human Resources Officer
Edward D. Jones & Co., L.P.
12555 Manchester Road
St. Louis, Missouri 63131

You may submit written comments, documents, records, or other information relating to the denied claim, and the information will be considered in the review regardless of whether it was submitted or considered in the initial benefit determination. You will be provided, upon request and free of charge, copies and reasonable access to all documents, records, and other information which (i) was relied upon by the Benefits Administrative Committee in making its initial claim decision, (ii) was submitted, considered or generated in the course of the Benefits Administrative Committee making its initial claim decision, without regard to whether such instrument was actually relied upon by the Benefits Administrative Committee in making its decision or (iii) demonstrates compliance by the Benefits Administrative Committee with its administrative processes to ensure that benefit claims determinations are made in accordance with governing Plan documents and the Plan provisions have been applied consistently with

respect to similarly situated claimants. If you do not request a review of the initial determination within 60 days, you will be barred from challenging the determination.

Within 60 days of the Director's receipt of a request for review, the Director will review the Benefits Administrative Committee's determination and respond to you. This 60-day time period may be extended up to 120 days, and if the 60-day time period must be extended, the Director will notify you before the end of the initial 60-day period and will explain the special circumstances and the estimated date for making a determination. The Director has discretionary authority to determine your eligibility for benefits and to interpret the terms of the Plan. Benefits under the Plan will be paid only if the Director decides that you are entitled to such benefits. Unless found arbitrary and capricious by a federal court, the decision by the Director will be final, and will be binding on the Company and you. If the Director makes an adverse benefit determination on review, he or she will render a written opinion, explaining:

- the specific reason or reasons for the denial;
- the specific references to Plan provisions on which the denial is based;
- a statement that you are entitled to receive, free of charge, reasonable access and copies of all documents, records and other information which (i) was relied upon by the Director in making the decision, (ii) was submitted, considered or generated in the course of the Director making his or her decision, without regard to whether such instrument was actually relied upon by the Director or (iii) demonstrates compliance by the Director with the administrative processes designed to ensure and to verify that benefit claims determinations are made in accordance with governing Plan documents, and that the Plan provisions have been applied consistently with respect to similarly situated claimants; and
- a statement of your right to bring a civil action under Section 502(a) of ERISA following the adverse benefit determination.

At any time during this process you may notify the Plan that you would like to designate a representative to also receive communications under this claims procedure by sending a written statement to the Administrative Committee or the Director, using the contact information included above, and including an address where the communications should be directed. You will be barred from bringing a civil action unless the action is brought within two years from the day when you receive the adverse benefit determination from the Director of Human Resources. Any civil action must be filed in the federal courts in the Eastern District of Missouri.

Rights of Participants

As a Participant in the Plan you are entitled to certain rights and protections under the ERISA.

Receive Information About Your Plan and Benefits

ERISA provides that all Plan participants shall be entitled to:

- Examine, without charge, at the Plan Administrator's office and other worksites, all documents governing the Plan, including collective bargaining agreements and a copy of the latest annual report (Form 5500 Series) filed by the Plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration.
- Obtain, upon written request to the Plan Administrator, copies of all Plan documents governing the operation of the Plan, including collective bargaining agreements and a copy of the latest annual report (Form 5500 Series) and updated summary plan description. The Administrator may make a reasonable charge for the copies.
- Receive a summary of the Plan's annual financial report. The Plan Administrator is required by law to furnish each Participant with a copy of this summary annual report.
- Obtain a statement telling you whether you have a right to receive a benefit at normal retirement age (age 65) and if so, what your benefits would be at normal retirement age if you stop working under the Plan now. If you do not have a right to a benefit, the statement will tell you how many more years you will have to work to obtain a benefit. This statement must be requested in writing and is not required to be given more than once every twelve (12) months. The Plan must provide the statement free of charge.

Prudent Actions by Plan Fiduciaries

In addition to creating rights for Plan Participants, ERISA imposes duties upon the people who are responsible for the operation of the Plan. The people who operate the Plan, called "fiduciaries" of the Plan, have a duty to act prudently and in the interest of you and other Plan Participants and beneficiaries. No one, including the Company or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a benefit or exercising your rights under ERISA.

Enforce Your Rights

If your claim for a benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules, under the Plan's claims procedures. Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request a copy of Plan documents or the latest annual report from the Plan and do not receive them within

30 days, you may file suit in a Federal court. In such a case, the court may require the Plan Administrator to provide the materials and pay you up to \$110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the Plan Administrator.

If you have a claim for benefits that is denied or ignored, in whole or in part, and if you have exhausted the claims procedures available to you under the Plan, you may file suit in a state or Federal court. In addition, if you disagree with the Plan's decision or lack of decision concerning the qualified status of a domestic relations order, you may file suit in Federal court. If it should happen that Plan fiduciaries misuse the Plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

Assistance With Your Questions

If you have any questions about this Plan, you should contact the Plan Administrator. If you have any questions about this statement or your ERISA rights, or if you need assistance in obtaining documents from the Plan Administrator, contact the nearest Area Office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

Limitations on Rights of Participants

Participation in the Plan gives you no guarantee of future employment by the Company or continuation as a General Partner or Service Partner, nor does it entitle you to any benefit other than the benefits specifically provided for in the Plan.

Additional Information

Investment & Education Committee

This committee has been appointed to select all investments for the Plan and to educate Participants about the Plan.

Benefits Administrative Committee

This committee has been appointed to administer the Plan, and construes, interprets and administers all provisions of the Plan on a uniform non-discriminatory basis.

Qualified Domestic Relations Orders

The Plan will pay all or a portion of your benefits in compliance with a qualified domestic relations order ("QDRO") received by LifeWorks. A QDRO is any judgment, decree, or order (including approval of a property settlement agreement) made on the basis of a domestic relations law. The order may relate to child support, alimony, or marital property rights of a spouse, former spouse, child, or other dependent and may direct payment of all or part of your benefit to another person. Procedures have been established under the Plan for determining whether any order constitutes a QDRO. Copies of those procedures may be obtained from LifeWorks without charge. Participants who require a QDRO are responsible for a fee to partially cover the cost of administering the QDRO. Any such fee will be described in the annual Expense and Investment Notice provided to Participants and will be charged against the account of the Participant to whom the QDRO relates.

Lost Participants

You or your beneficiary entitled to a distribution under this Plan will be treated as a "Lost Participant" if a communication (such as an account statement, a notice, disclosure statement, or check) is returned as undeliverable when mailed to the most recent mailing address.

The Administrative Committee will make reasonable efforts to locate a Lost Participant. If a Lost Participant is entitled to a benefit payable under the Plan, a distribution check has been issued and outstanding for more than 180 days and reasonable efforts to locate the Lost Participant have been unsuccessful, the balance of the Lost Participant's account will be treated as a forfeiture, and the amount of the check will be re-deposited into the trust fund.

Account balances of Lost Participants treated as forfeited under this section will be held in a forfeiture account, and used to reduce future contributions by the Company, if applicable, or to pay Plan expenses as directed by the Administrative Committee.

In the event that a Lost Participant makes a claim, before all assets of the trust fund have been distributed, for a benefit previously forfeited under this section, the Administrative Committee will reinstate to such person the amount of benefits as of the time the forfeiture occurred.

Investment Gains and Losses

Investments fluctuate in value in accordance with economic and market conditions, so the value of your accounts will also fluctuate. There is no guarantee that you will receive any specific amount from the Plan or even the amount of contributions allocated on your behalf under the Plan. The Plan is intended to constitute a plan described in section 404(c) of ERISA and Title 29 of the Code of Federal Regulations Section 2550.404c-1. The fiduciaries of the Plan may be relieved of liability for any losses which are the direct and necessary result of investment instructions you or your beneficiary give to the fiduciaries.

Type of Plan

Defined contribution - profit sharing and 401(k).

Plan Year

January 1 - December 31

Type of Administration

The Company has contracted with a third-party recordkeeper (the "Recordkeeper") to provide day-to-day administrative services under the Plan. The current Recordkeeper is Empower Retirement.

Plan Sponsor

Edward D. Jones & Co., L.P.
12555 Manchester Road
St. Louis, Missouri 63131

Participating Entity

The Jones Financial Companies, L.L.P.

Plan Administrator

Benefits Administrative Committee
c/o Edward Jones HR Profit Sharing Department
12555 Manchester Road
St. Louis, Missouri 63131

Identification Number of Company Which Maintains the Plan, Plan ID Number

Edward D. Jones & Co., L.P.

Identification Number: 43-0345811

Plan Identification Number: 001

Company Whose Associates or Owners are Covered by the Plan

The Jones Financial Companies, L.L.L.P.
Edward D. Jones & Co., L.P.
Edward Jones Trust Company
12555 Manchester Road
St. Louis, Missouri 63131

Agent for Service of Legal Process

General Counsel
Edward D. Jones & Co., L.P.
12555 Manchester Road
St. Louis, Missouri 63131

Service of legal process also may be made upon the Plan Trustee or the Plan Administrator.

Trustee

The Company has selected a Trustee, Empower Trust Company, LLC., to hold and invest the assets of the Plan in a trust fund. The Trustee will pay benefits to Participants or beneficiaries in the amount and manner prescribed by written instructions from the Administrative Committee. The Trustee's address is:

Empower Trust Company, LLC.

8515 East Orchard Road

Greenwood Village, CO 80111

Investment Expenses and Redemption Fees

Expenses and redemption fees associated with the investment funds available under the Plan are detailed in the annual Participant Fee Disclosure provided to Participants.

Scope of Description

This description summarizes the principal provisions of the Plan; it is not the complete Plan. A complete copy of the Plan is available in the office of Edward Jones for your inspection. In case of any conflict between the complete Plan and this description, the provisions of the Plan control.

Insurance of Benefits

Because your benefits depend solely on the amounts in your accounts, the benefits under the Plan are not insured by the Pension Benefit Guaranty Corporation.

Top-Heavy Plans

If at the end of any Plan Year more than 60% of the value of benefits under this Plan and certain other plans maintained by the Company accrue to the benefit of certain officers or large owners of the Company (“Key Associates”), the Plan will be classified as “top-heavy” and the tax laws will require a minimum contribution for Participants who are not Key Associates.

Amendment and Termination of the Plan

Although the Company intends to continue this Plan, the Company has the right to amend or terminate the Plan at any time. However, any amendment may not eliminate certain forms of benefits under the Plan or reduce benefits that you have already accrued under the Plan.

The Company has no legal or contractual obligation to make annual contributions to or to continue the Plan. The Company reserves the right to terminate the Plan at any time by taking appropriate action as circumstances may dictate, with the approval of its Managing Principal. In the event the Plan should terminate, each Participant affected by such termination shall have a vested interest in his Account of 100 percent. The Plan Administrator will facilitate the distribution of account balances in single lump sum payments to each Participant in accordance with Plan provisions until all assets have been distributed by the Trustee.

Conditions Under Which Benefits May Be Limited Or Decreased**Benefit Limitation**

During any Plan Year, the amount allocated to you under the Plan and under any other Company affiliated plan cannot exceed the lesser of the amount set under Internal Revenue Code Section 415(c), plus any eligible catch-up contributions, or 100% of your Compensation. In 2026, the Section 415(c) limit is \$72,000. This limit is subject to annual cost-of-living adjustments.

Return of Company Contributions

Company contributions may be returned to the Company if a contribution was made by a mistake or the Company makes a contribution which is not deductible for federal income tax purposes.

Overpayment Recovery

If the Plan makes an overpayment to you or your beneficiary for any reason, the Plan has the right to recover the amount of the overpayment. Recovery may be accomplished through repayment by you or your beneficiary, offset against future benefit payments, or any other available remedy. The Plan Administrator will notify you if an overpayment has occurred and provide information on how the overpayment will be addressed.