

A balance of choice and structure

At Edward Jones, we believe in a thoughtful, straightforward investment philosophy: long-term investing with an emphasis on quality and diversification. All three of these elements work together as a road map on your investing journey.

As you know, there can be twists and turns along the way. You may need to adjust your route periodically for life events such as marriage, children and job changes. Ups and downs in the market may also be part of your journey.



Helping you stay on track

With Edward Jones Guided Solutions®, you're in the driver's seat because you choose the investments in your portfolio. Similar to the fact that highways have lanes, Edward Jones investment guidance provides guardrails to help keep you on track. Your financial advisor will help guide you along the way.

Guided Solutions combines what is unique about Edward Jones — our investment philosophy and sophisticated guidance — along with:

- Diversification and portfolio construction that are aligned with Edward Jones guidance
- A tailored, hands-on approach, in which you retain control over investment decisions
- Systematic account monitoring and recommended investment ranges that serve as guardrails to help you stay on track

Preparing for your journey

The first step on any journey is preparation. Your financial advisor will first talk with you to understand your goals, financial situation and comfort with risk. Understanding how each of these factors is unique to you is key to developing your strategy.

For example, are you the kind of person who prefers going 60 miles per hour, or are you more comfortable at 40? If you drive a little faster, you may or may not get to your destination sooner, but you are also taking on more risk.

Investing is the same way. The amount of risk you take may be connected to your investment performance. That's why understanding your goals and risk tolerance is essential. This will help you and your financial advisor determine the portfolio objective that best suits you.

Your portfolio objective determines the percentages of stocks, bonds, cash and other investments you should own. This breakdown is called your asset allocation. Identifying the right asset allocation and maintaining that balance is important because studies have shown that ...

more than 90% of how a portfolio's return fluctuates over time is the result of overall asset allocation.*

One of the benefits of Guided Solutions is that you and your financial advisor will work together to keep your asset allocation balanced over time.

*Source: "Determinants of Portfolio Performance II: An Update," Gary P. Brinson, Brian D. Singer and Gilbert L. Beebower, Financial Analysts Journal, 1991. Past performance is not a guarantee of future results. Diversification does not guarantee a profit or protect against loss.



Mapping out your strategy

After you have selected your portfolio objective, your financial advisor will make specific investment recommendations for your personalized portfolio while following your asset allocation road map. You make the final yes/no decision about each recommendation.

Two different routes

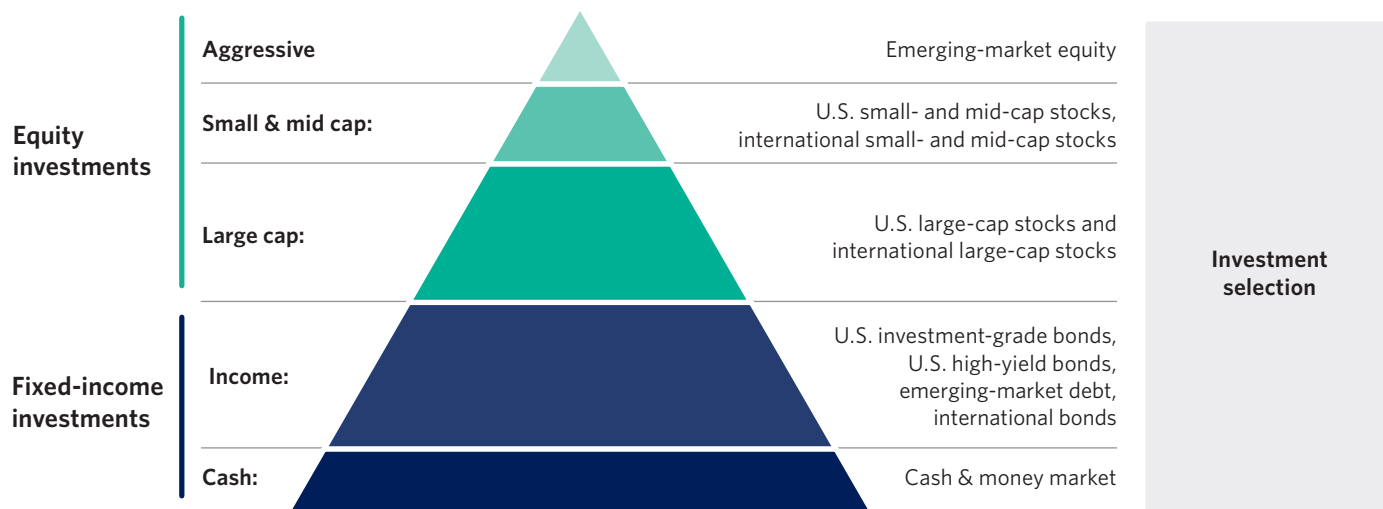
- Guided Solutions offers two types of accounts: the Fund Account and the Flex Account.
- With the Guided Solutions Fund Account, you and your financial advisor will select investments from an extensive list of mutual funds and exchange-traded funds (ETFs).
- The Guided Solutions Flex Account gives you access to stocks, ETFs and mutual funds, as well as individual bonds and certificates of deposit (CDs), for accounts of \$50,000 or more.

Along the journey

Guided Solutions is appropriate for investors who expect to adjust their portfolios periodically to adapt to their evolving investment needs and stay aligned with our guidance.

Let our guidance be your road map

Within Guided Solutions, your portfolio will be built using guidance developed by our firm's investment professionals. This guidance, which is based on your goals, time horizon and comfort with risk, also helps determine how to allocate your investments based on your portfolio objective.



Commodities, alternative investments, stocks trading less than \$4, and international high-yield bonds, which align to aggressive investment categories, are not displayed because they are not recommended.

Step 1: Equity/fixed-income mix

Setting your course starts with the big picture. We begin by determining the appropriate percentage of your portfolio to allocate to equities (for example, stocks and stock mutual funds) and fixed income (for example, bonds and bond funds).

Step 2: Investment category

From there, we identify the ranges for each of the broad investment categories of the Edward Jones pyramid: aggressive, small and mid cap, large cap, income, and cash.

Step 3: Asset class

Within those investment categories, we next look at the specific asset classes, such as large and small companies based on our long-term outlook for these areas.

Step 4: Specific investments

Guided Solutions offers a wide range of investment options, all of which are reviewed by our team of analysts, so you and your financial advisor know you're choosing the quality investments that align with your goals and risk tolerance.

Edward Jones is a dually registered broker-dealer and investment adviser. Edward Jones Guided Solutions® is a client-directed advisory program designed to provide the client with ongoing investment advice, guidance and services for an asset-based fee. Depending on a client's minimum investment, a client can select a Guided Solutions Fund Account, which permits investment in eligible mutual funds and exchange-traded funds (ETFs), or a Guided Solutions Flex Account, which also permits investment in eligible stocks, and for accounts of \$50,000 or more, individual bonds and CDs. Your initial investment must generally be at least \$5,000 in a Guided Solutions Fund Account and at least \$25,000 in a Guided Solutions Flex Account. Please review the applicable Edward Jones Guided Solutions Brochure for more information.

Many of the investments available in Guided Solutions are offered by prospectus. You should consider the investment objectives, risks, and charges and expenses carefully before investing. The prospectus contains this and other important information. Your Edward Jones financial advisor can provide a prospectus, which you should read carefully before investing.

All investment strategies and investments involve risk, and the value of your account will fluctuate. As a result, your account may be worth more or less than the amount of money you invested.

Staying on course

As the market moves over time, your portfolio may shift, which can mean that some investment categories might become underweight or overweight. Guided Solutions employs a sophisticated technology to help you keep your portfolio aligned.

Built-in features with the Fund Account

If you select the Fund Account, some automated, built-in features will help keep your portfolio in alignment over time. You can make changes whenever you like and rebalance monthly. Any money you add to or take out of the account will be used to help get you back to your allocations. In addition, we automatically rebalance to your allocations once a year.

Active communication with the Flex Account

With Flex Accounts, you receive notifications if something needs your attention, including:

- You have too much invested in one investment or sector,
- Your fixed-income portfolio is not appropriately laddered among a variety of maturities, or
- Your portfolio's asset allocation has veered too far from our portfolio guidelines.

Once you receive a notification about your account, you may need to work with your financial advisor to make adjustments to stay in balance. With this level of involvement, it's important that your financial advisor is able to reach you for investment decisions.

The importance of rebalancing

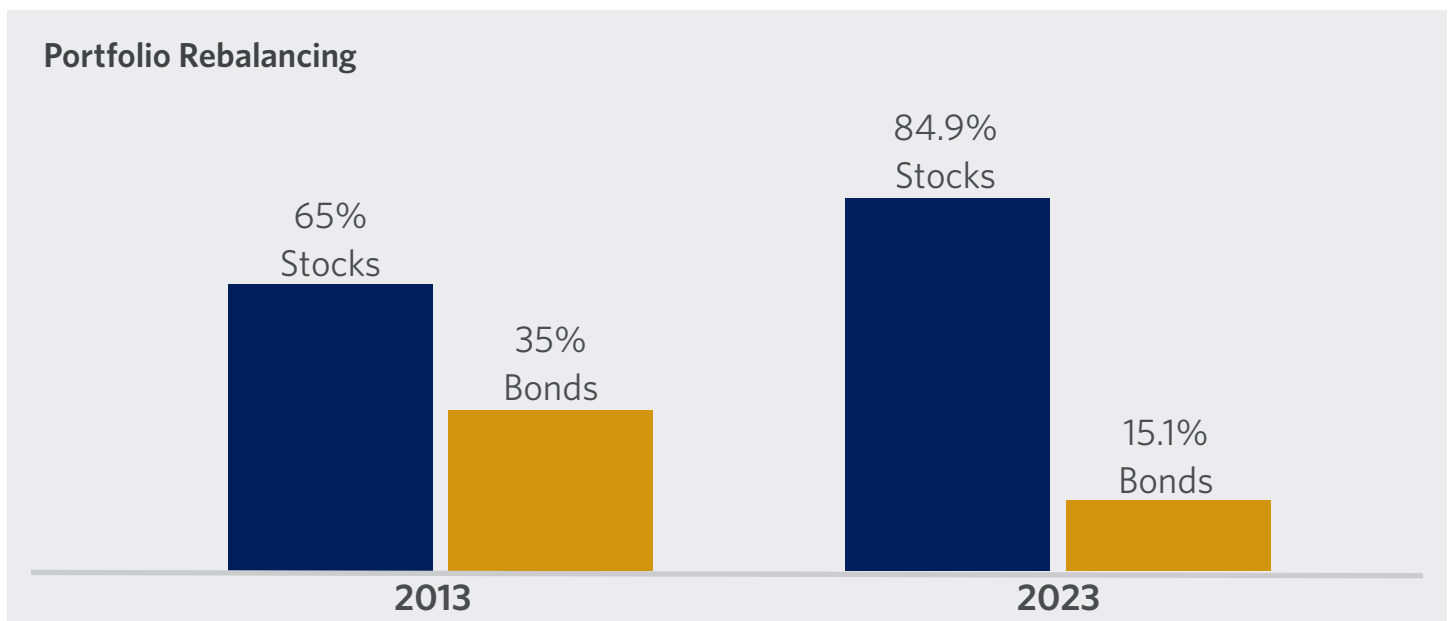
Although asset allocation cannot guarantee a profit or protect against a loss, Edward Jones believes maintaining appropriate asset allocation is important — and rebalancing can help you do so.

The chart below illustrates how one sample portfolio's asset allocation would have changed from Jan. 2013 to Jan. 2023 if it had never been rebalanced. This demonstrates the importance of rebalancing to maintain your portfolio's asset allocation.

While rebalancing is not a guarantee of higher returns, keeping your portfolio in line with its intended allocation should keep risk, as measured by volatility, in line with your portfolio's stated objective.

Use a guided approach

If you could benefit from a guided process that gives you control over your portfolio, along with features to help you keep it aligned over time, talk with your financial advisor to see whether the Guided Solutions Flex Account or Guided Solutions Fund Account is right for you.



Source: FactSet and Edward Jones calculations for the period Jan. 2013-Jan. 2023. This time period is not representative of long-term historical stock returns and is meant to illustrate risks associated with not rebalancing. Stocks are measured by S&P 500; bonds are measured by the Bloomberg Aggregate Bond Index. Past performance does not guarantee future results.