

U.S. Guide for Former Associates and Change of Status Associates

This information is provided to help answer general questions about what happens when your employment ends. Review information that applies to your specific situation as some sections may not apply to you.

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 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**.

Employment Verification

Any future employer requests for past employment verification should be referred to the Work Number, **1-800-996-7566**. Leaders and associates may not provide a written or verbal employment recommendation or reference for current or former firm associates. All requests for a recommendation or a reference should be directed to The Work Number for a response.

Benefits

Your group health and insurance benefits will end if: you retire, or your employment ends with Edward Jones.

Benefits End Date

For Home Office Associates and Client Support Team professionals, coverage for most plans will end on the last day of the pay period for which you paid a premium. For Financial Advisors and Principals, coverage will end on the last day of the month for which you paid a premium. Short term disability and income continuation benefits end on the last day of the pay period in which your employment ends.

Medical/Prescription, Dental and Vision Plans

Your medical, dental and vision coverage may be continued through COBRA continuation of coverage. The coverage will be the same as what is offered to active associates; however, you will pay the full cost of the coverage plus a 2% administration fee. Tri-Star Systems, our COBRA administrator, will mail a COBRA continuation letter to your home within the next few weeks. You may select continuation coverage only for the benefits you had in place the day before your employment ended. You have 60 days to elect COBRA continuation coverage, and an additional 45 days to make a payment. Premiums will accumulate during this period retroactive to your last day of group coverage. COBRA coverage is not in force until elected and premiums are paid to bring account current. If you elect COBRA continuation coverage and pay the premiums within the allotted period, coverage will be reinstated retroactive to the date after group coverage ended, with no lapse in coverage. If you have questions about COBRA or do not receive your COBRA enrollment packet within 7-10 days of your termination you may contact: Tri-Star Systems, 16401 Swingley Ridge Road, Suite 250, Chesterfield, MO, 63017, OR by phone at 1-800-727-0182, option #2.

Short-Term Disability, Income Continuation, and Long-Term Disability

Short-term disability, income continuation, and long-term disability insurance coverage ends on the last day of the pay period in which your employment ends. Conversion to an individual policy is not offered for long-term disability insurance, but you may continue on long-term disability if you were deemed disabled prior to termination. Short term disability and income continuation benefits are pay practices so benefits cannot be extended or converted; however, you may be eligible to go to long-term disability if you are deemed disabled prior to termination.

Basic Life, Supplemental Life, Financial Advisor Survivor Benefit, Spouse Life and Child Life Insurance

Conversion to an individual whole life insurance policy is available for these plans. Approximately two weeks after your group coverage ends, you will receive information about conversion directly from MetLife. Conversion is offered without evidence of insurability and conversion rates for an individual policy are based on age and level of coverage. Notice of a request for the rate quote must be made within 31 days from the date of group coverage termination or 15 days from the date on

the notice from MetLife, whichever is later. The request for a rate quote will not be accepted if received by MetLife after 91 days from the date group coverage ends.

Accident, Hospital Indemnity, and Critical Illness Voluntary Benefits

If you are enrolled in any of the Voluntary Benefits through MetLife, you may continue your existing coverage by contacting MetLife at 1-800-GET-MET-8 (1-800-438-6388) or sending a written request to P.O. Box 80826, Lincoln, NE 68501-0826 no later than 31 calendar days from the date you receive notice from them. If you choose to continue your coverage, your premiums will be paid directly to MetLife and your coverage will be uninterrupted. If you do not take action, your coverage will be cancelled.

Note for Disabled Associates

If you are enrolled in Supplemental Life Insurance and you become totally disabled before reaching age 60, you may apply for Waiver of Premium. The insurance carrier will either approve your application based upon your disability status or will decline the application. If approved, your coverage amount will be the amount you were insured for on the date your disability began, and no premium will be required. If you are a covered long-term disability (LTD) claimant, the process for applying for waiver is automatically administered by MetLife. If you do not have LTD coverage, you must contact the HR Benefits department at **1-800-440-3060** to request a Waiver of Premium for Life Insurance. If you are totally disabled, Edward Jones will continue paying the premium for the firm- paid Basic Life Insurance until age 65. Edward Jones reserves the right to periodically request updated medical information to ensure you are totally disabled.

Basic Accidental Death & Dismemberment and Supplemental Accidental Death & Dismemberment

Coverage ends on the benefits coverage end date as described previously. Conversion and portability are not offered.

Health Savings Accounts

Participation in the Edward Jones HSA will end on the date your employment with Edward Jones ends. You may convert your HSA to an individual HSA with Health Equity by contacting **1-844-281-0433** or open an individual HSA at another bank and transfer your balance. If the transfer occurs within 60 days, there is no tax consequence. The Edward Jones medical plan is a High Deductible Health Plan, which allows you to contribute to an HSA. If you continue Edward Jones medical coverage under COBRA, you can continue contributing to an HSA account directly through Health Equity. Once you are no longer enrolled in a High Deductible Health Plan, you must stop contributing to an HSA. If you switch out of an HSA-eligible medical plan and continue contributing to an HSA, you will be subject to an excise tax. If you have any questions, you should consult your tax advisor. If you have an outstanding HSA payroll advance, Edward Jones will be required to report the outstanding amount to the IRS as imputed income. This will result in a tax liability at the federal level and for most states, the state level.

Health Care, Limited Purpose, and Dependent Care Flexible Spending Accounts

You may elect to continue your health care or limited purpose flexible spending account contribution on an after-tax basis under COBRA. Claims incurred prior to termination of employment are eligible for reimbursement. Eligible claims must be submitted before March 31 of the year following employment termination. Continuation is not offered for dependent care reimbursement accounts. Reimbursement claim forms can be found on www.myhealthequity.com. Inquiries regarding your current account balance or outstanding reimbursement claims can be directed to Health Equity at **1-844-281-0433**.

Employee Assistance Program (EAP)

All Edward Jones associates, and their dependents 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 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 5 dependents as "Loved Ones" to access the services on the

Headspace app. 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.

Edward D. Jones Profit Sharing & Deferred Compensation Plan

Part-time Home Office Associates and Client Support Team professionals, (including on-call Client Support Team professionals) can continue to participate in the plan, but will have to meet the eligibility requirements, including 1000 compensated hours, each plan year to qualify for the firm match and profit sharing contributions. If you are ending employment, you are entitled to the full balance of your account. Upon leaving the firm, distribution forms should be printed from Empower's website at www.edj401k.com. You'll need to sign the forms and mail them back in order for them to be processed. You'll have the option of rolling over the money or having a lump sum paid directly to you. Please note that all distributions are completed in cash, no shares will be transferred.

Vacation, Sick and Personal Days

Full-time Client Support Team professionals and Home Office Associates will be compensated for all accrued, but unused vacation and unused personal time upon termination of employment or change to part-time or on-call status. Unused sick time is forfeited upon employment termination or change to part-time or on-call status.

Final Paycheck

If you are no longer employed by Edward Jones, your final paycheck will be issued according to the regular paycheck schedule (unless applicable law or regulation requires otherwise).

Tuition Reimbursement

1-800-331-2451, ext. 5-9024.

Limited Partnership

No limited partner of The Jones Financial Companies, L.L.L.P. (the "Partnership") who is separated from Edward Jones pursuant to a separation plan (each a "Separated LP"), is guaranteed the opportunity to retain his or her investment in limited partner capital post-separation. A Separated LP who was in good standing at the time of separation and who meets certain eligibility requirements may be permitted to retain their limited partner capital post-separation. This determination is evaluated on an individual basis and is in the firm's discretion. The eligibility requirements, which are not exclusive and may be modified, interpreted, implemented, and rescinded in the Managing Partner's discretion without notice and on an individual basis, include the following:

- Separated LP's age plus years of service to Edward Jones must equal or exceed 70 years at the time of separation from Edward Jones;
- Separated LP is allowed to pursue broad activities post-separation so long as those activities do not constrain or negatively impact the firm. Constraints to the firm include directly competing with the firm's business, indirectly competing for the firm's talent, and activities of a nature which negatively impact the firm or disparage 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 agree not to contact Edward Jones clients for any purpose relating to investments or financial services on a going forward basis;
- Separated LP must acknowledge that they have no claim to any investment management or brokerage business, including those of clients who have closed their accounts at Edward Jones or those who have transferred their accounts from Edward Jones to another company;
- 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 that the Separated LP is eligible to retain their limited partner capital post-separation, the Separated LP will receive a confirmation letter. The Managing Partner's determination a Separated LP is eligible to retain their limited partnership capital post-separation is revocable at any time, including, without limitation, upon the Managing Partner becoming aware the Separated LP no longer meets the eligibility terms.

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

Company Property

Collect your personal belongings. Any manuals, materials, training information, publications, business cards, etc. provided to you by Edward Jones and having reference to Edward Jones are the property of Edward Jones and must remain in the office.

Branch Associates: On your last day, surrender your office keys and post office box keys. Contact Technology Lifecycle Management at **800-331-2451, Ext. 5-8799** or at **314-515-8799** with any additional questions.

Trips, Awards, Contest Winnings, and Bonuses

If you are eligible for a trip, award, contest winning, or bonus, you must be employed on the date that the trip is to be taken or the date that the award, contest winning, or bonus is scheduled to be paid out in order to receive it.