

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

Address Change

If you are leaving the firm and relocating, enter your new address in Gateway before your last day of employment. To complete this, navigate to Gateway, select your name in the top right corner, then click Go to Profile.

If you move after your last day of employment, mail your updated address to the Edward Jones HR Records department at: 12555 Manchester Road St. Louis, MO 63131 or fax the update to 877-498-6570 or email HRRecords@edwardjones.com. All correspondence must include your former employee ID. This ensures that your W-2 is mailed to the correct address.

Employment Verification

Any requests for 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

You should refer to the SPD and underlying benefits booklets for information on when coverage terminates. Generally, participation under the Plan (or any benefit option under the Plan, if applicable) will terminate automatically on the last day of the month in which you cease to meet the eligibility requirements. Please review the summary below of COBRA and the Long Service Plan (LSP) for information on extending coverage.

Medical, Prescription Drug, Dental, Vision & EAP Plans

The medical, prescription drug, dental, and vision coverage in effect as of the day prior to your employment termination may be continued under COBRA continuation provisions. Additionally, you may extend access to the Headspace EAP program through COBRA. Individuals with Headspace EAP access may invite up to five (5) dependents as “Loved Ones” to utilize the app’s services. Therefore, in most cases, only one (1) family member needs to maintain EAP coverage via COBRA.

If you choose not to elect COBRA for Headspace EAP, you and your dependents will continue to have access to EAP services by phone for ninety (90) days following your termination date. Electing COBRA will extend EAP access beyond this 90-day period. Headspace EAP support is available 24/7 at 1-855-420-0734.

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If you elect to maintain coverage, it will be identical to that offered to active associates; however, you will be responsible for the full cost of coverage, plus a 2% administrative fee. Tri-Star Systems, the Firm's COBRA administrator, will mail a COBRA election notice to your home within 7-10 days. 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 retroactive to the date after your group coverage ended, with no lapse in coverage. If you have questions about COBRA or do not receive your COBRA election notice within 7-10 days after your employment ends, 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.

Health Flexible Spending Account, Limited Purpose Flexible Spending Account, and Dependent Care Reimbursement Account

You may continue Health FSA or Limited Purpose FSA contributions for the remainder of the current plan year on an after-tax basis through COBRA. Eligible expenses incurred prior to your employment termination or your status changes remain eligible for reimbursement. All claims must be submitted by March 31 of the year following your termination date. Please note that continuation is not available for Dependent Care Reimbursement Accounts.

Reimbursement claim forms are available at www.myhealthequity.com. For questions regarding your current account balance or outstanding claims, contact Health Equity at 1-844-281-0433.

Health Savings Account

Contributions made through Edward Jones payroll will stop on your final pay date. Your Health Savings Account (HSA) is an individual account and will remain active after your employment ends; however, Edward Jones will no longer make contributions on your behalf.

Important: If you have received an HSA advance and have not yet repaid the full amount, the outstanding balance will be treated as taxable income and must be reported by Edward Jones to the IRS. For questions about your HSA balance or advance, please contact HealthEquity and consult you personal tax advisor.

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

Conversion of these plans is not available. If you were deemed disabled under the terms of the plan prior to the termination of your employment, you benefits will continue in accordance with the plan provisions.

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, MetLife will send you information regarding the conversion process. This

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option is offered without requiring a statement of health, and conversion rates for an individual policy are determined based on your age and the selected coverage amount.

You also have the option to continue (port) certain types of life insurance under another group policy. Evidence of Your insurability will not be required. Basic Life (including the Financial Survivor Benefit) is not eligible for portability, but Supplemental Life, Spouse Life and Child Life are eligible for portability. MetLife will provide you with a written notice to port after your group coverage ends. If you wish to port your coverage under another group policy, MetLife must receive a completed request form within the request period indicated on the notice.

Basic Accidental Death & Dismemberment and Supplemental Accidental Death & Dismemberment

Conversion and portability of these plans are not available.

Voluntary Benefits (Accident, Hospital Indemnity, Critical Illness, Pet Insurance, Legal Plans, ID, and Cybersecurity Protection)

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.

Edward D. Jones 401(k) and Profit Sharing Plan

If you participate in the Edward Jones 401(k) and Profit Sharing Plan, your account is 100% yours, including all vested employer contributions.

When your employment ends:

You are entitled to the full vested balance in your account. After you leave Edward Jones, you may choose to:

- Keep your account in the plan;
- Roll it over to another qualified retirement plan or an IRA; or
- Receive a cash distribution (taxes and penalties may apply).

To start the distribution or rollover process, log in to Empower (www.edj401k.com) to access the required forms and instructions. Completed forms must be returned to Empower to process your election.

If you experience a change in status:

Part-time Home Office Associates and Client Support Team professionals, (including on-call Client Support Team professionals) may continue to participate in the plan, subject to the plan's eligibility requirements. each plan year to qualify for the firm match and profit sharing contributions.

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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 Partner Capital

No limited partner of The Jones Financial Companies, L.L.P. (the "Firm") is guaranteed the right to retain their limited partner capital after employment with Edward Jones ends. Retention is subject to eligibility guidelines and determined individually in the Firm's discretion. The eligibility guidelines below are not exclusive and may be modified, interpreted, or rescinded by the Managing Partner at any time without notice. Current guidelines include:

- Your age plus years of service to Edward Jones must equal or exceed 70 years at the time employment ends;
- You do not pursue post-employment activities that 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.
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If the Managing Partner determines you are eligible, you will receive a confirmation letter. This determination may be revoked at any time, including if you no longer meet the eligibility guidelines.

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.

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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.

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