

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 or your status changes from full time to part time or on-call. 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 Personal & Job information on JonesLink 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 1245 J.J. Kelley Memorial Dr, 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**. Associates who change to part time status may enter address changes into Personal & Job Information on JonesLink.

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 change status to part-time or on-call,
- you retire, or
- your employment ends with Edward Jones

Benefits End Date

For Home Office Associates and Branch Support Associates, 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 that you are an active, full-time associate.

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 2%. Tri-Star Systems 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. 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 with 7-10 day of your termination you may contact: Tri-Star Systems, 16253 Swingley Ridge Road, Suite 210, 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 at the end of the pay period or end of the month. Conversion to an individual policy is not offered for long-term disability insurance. Short-term disability and income continuation benefits are pay practices so benefits cannot be extended or converted.

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.

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

Note for Disabled Associates

If you are enrolled in Supplemental Life Insurance or Dependent 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 LTD claimant, the process for applying for waiver is automatically administered by MetLife. If you do not have long-term disability (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, you will be required to repay Edward Jones the balance due. Edward Jones will withhold the balance owed from your paychecks and/or will notify you by mail of any outstanding balance. If you fail to repay the balance, Edward Jones will be required to report the outstanding amount to the IRS. This will result in a tax liability at the federal level and for most states, the state level and your personnel record will be marked as ineligible for rehire.

Health Care and Dependent Care Flexible Spending Accounts

You may elect to continue your health care 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**.

Edward D. Jones Profit Sharing & Deferred Compensation Plan

Part-time Home Office Associates and Branch Support Associates (including on-call Branch Support Associates) 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 Prudential Retirement'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 Branch Support Associates and Home Office Associates will be compensated for all accrued, but unused vacation and their personal day(s) upon termination of employment or change to part-time or on-call status. Unused sick days are 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).

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

Tuition Reimbursement

If you are ending employment and tuition reimbursement was received within the last three years, you must contact TuitionProgram@edwardjones.com to determine the balance due based on the Repayment Agreement of your reimbursement application. Phone: **1-800-331-2451, ext. 5-9024**.

Limited Partnership - Leaving the Firm

If you terminate your employment with Edward Jones you do not need to request a liquidation of your LP capital. The firm will automatically initiate this process. The partnership agreement provides that your LP capital will be liquidated in three equal installments: one-third being paid no earlier than 90 days from the date of your termination from the firm, one-third one year later, and the final one-third two years later. Upon approval by the Managing Partner, your LP capital may be liquidated in a single payment, processed by the 15th day of the month following the month of your termination date. Your liquidation proceeds will equal the sum of the following: LP capital, plus undistributed LP earnings (if any), less; outstanding bank loan principal and interest, state composite tax withholding, and any outstanding amounts due to the firm. Payments will be credited to your Edward Jones account or a check will be mailed to your home address.

Limited Partnership - Retirement

Associates of Edward Jones who retire in good standing with the firm may generally be permitted to retain their Limited Partner Interest in The Jones Financial Companies, L.L.P. However, no associate is guaranteed an opportunity to retain his or her Limited Partner Interest. The determination is at the discretion of the firm, and will be made on an individual basis by the Managing Partner of the Partnership generally in accordance with the current Limited Partnership capital retention guidelines which were announced by Jim Weddle and made effective March 1, 2013. These guidelines are not exclusive, and the Managing Partner has the power and discretion to implement, interpret, change or rescind these guidelines without notice, including on an individual basis. Under current guidelines, in order to retain LP capital, associates must meet a minimum age at retirement of 50 years and a minimum age plus years of service at retirement equal to 70. Retired associates are permitted to work outside Edward Jones but may not engage in employment that competes with or is detrimental to the business of the firm. The current Limited Partnership capital retention guidelines can be found at:

Associate Resources > Benefits and Time Off > Limited Partnership (LP): Retire from the Firm or see WEB096833.

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. Return of a Laptop, Tablet PC, Fax copier, Portable printer (B/W), and/or Color printer: If you still have the original boxes, and the UPS shipping label that was included with the equipment, use those to return the equipment. Place the equipment in the box, seal the box with shipping tape and call UPS for pickup at **1-800-742-5877** or deliver to a local Edward Jones branch. It is your responsibility to provide proof of equipment return, if requested. Retain a receipt of some type - either a tracking number and date of receipt by UPS or a note of confirmation from the branch. If you have a color printer to return a technician can be dispatched to pick it up: contact Technology Lifecycle Management to initiate a dispatch. For questions regarding equipment return, need a box or shipping label, contact Technology Lifecycle Management at **800-331-2451, Ext. 5-8799** or at **314-515-8799**.

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.

If you have any questions about the information in this document, please contact at 1-800-440-3060, or 314-515-1006, or email: HRHELP@edwardjones.com.